
County of Sutter
General Plan 2015
HOUSING ELEMENT

COUNTY OF SUTTER
Community Services Department
1160 Civic Center Boulevard
Yuba City, 95993

TABLE OF CONTENTS

Table of Contents	i
List of Tables	iii
Foreword	iv
Analysis	
Population	1
Housing Units and Households	3
Residential Land Need	6
Affordability	8
Fair Share Allocation	17
Special Housing Needs	19
Elderly	19
Handicapped	22
Single-Parent Households	24
Large-Family Households	25
Farm Worker Housing	29
Housing for the Homeless	31
Local Housing Programs	33
Special Housing Problems	40
Conversion of Rental Units to Condominiums	40
Conversion of Mobile Home Parks	41
Energy Efficient Housing	43
Housing Rehabilitation and Replacement	44
Constraints on the Housing Market	50
Private Market Constraints	50
Land Cost and Availability	50
Construction Material and Labor Costs	51
Financing	52
Local Government Constraints	53
Land Use Controls	53
Permits and Processing Time	59
Fees	59
Provision of Service	59
Development Requirements	60
Rural and Agricultural Housing	61
Public Participation	61
Consistency With Other Elements	62
Analysis of Existing Assisted Housing Developments	62

The Plan

Introduction	63
Effectiveness of the 1983 Housing Element	64
Progress On Implementation of the 1983 Housing Element	65
Appropriateness of 1992 Goals, Objectives and Policies	66
1992 Housing Goals, Objectives and Policies	66
Housing Production Targets	75
Non-Production Housing Targets	76

LIST OF TABLES

Table	Name	Page
R-1	POPULATION ESTIMATES AND PROJECTIONS	2
R-2	HOUSING ESTIMATES AND PROJECTIONS	3
R-3	APARTMENT VACANCY RATE BY UNIT TYPE	5
R-4	NEW CONSTRUCTION NEED	6
R-5	URBAN AREA RESIDENTIAL LAND NEED 1995-2015	7
R-6	PRELIMINARY APPROVED DWELLINGS	8
R-7	INCREASE IN HOUSING VALUE, GROSS RENT, AND HOUSEHOLD INCOME ..	9
R-8	LOW-INCOME HOUSEHOLDS PAYING MORE THAN 25% OR 30% OF GROSS INCOME FOR HOUSING	9
R-9	PRICE DISTRIBUTION OF HOME SALES SUTTER COUNTY	11
R-10	DISTRIBUTION OF OWNER OCCUPIED UNIT VALUE	13
R-11	MONTHLY RENTAL COSTS	14
R-12	FAMILY CEILING LIMITS BY INCOME GROUP	15
R-13	AFFORDABLE HOUSING BY INCOME GROUPINGS	16
R-14	1989 TO 1996 HOUSEHOLD DISTRIBUTION NEED	18
R-15	DISABILITY STATUS OF NONINSTITUTIONALIZED PERSONS	23
R-16	SINGLE-PARENT HOUSEHOLDS	24
R-17	1979 MEAN FAMILY INCOME BY HOUSEHOLDER TYPE	25
R-18	HOUSEHOLDS WITH 1.01 OR MORE PERSONS PER ROOM	26
R-19	HOUSING AUTHORITY HOUSEHOLD INCOME	28
R-20	EXISTING ASSISTED HOUSING UNITS	34
R-21	SOURCES OF FUNDING FOR HOUSING	35
R-22	MORTGAGE CREDIT CERTIFICATE PROGRAM, DWELLING SALES PRICE AND HOUSEHOLD INCOME	37
R-23	AGENCIES PROVIDING REHABILITATION ASSISTANCE	43
R-24	SELECTED HOUSING STRUCTURE CHARACTERISTICS	44
R-25	SUTTER COUNTY 1989 HOUSING CONDITION SURVEY	47
R-26	MAJOR COST COMPONENT SINGLE-FAMILY RESIDENCE	51
R-27	VACANT PROPERTY INVENTORY	57
R-28	ANNUAL HOUSING PRODUCTION TARGETS	75
R-29	ANNUAL NON-PRODUCTION HOUSING TARGETS	76

LIST OF TABLES

Page	Table
1	1. SUMMARY OF THE STUDY
2	2. OBJECTIVES OF THE STUDY
3	3. SCOPE OF THE STUDY
4	4. LIMITATIONS OF THE STUDY
5	5. DEFINITION OF TERMS
6	6. REVIEW OF RELATED LITERATURE
7	7. RESEARCH METHODOLOGY
8	8. DATA COLLECTION
9	9. DATA ANALYSIS
10	10. RESULTS AND DISCUSSION
11	11. CONCLUSION
12	12. REFERENCES
13	13. APPENDICES
14	14. GLOSSARY
15	15. INDEX
16	16. LIST OF FIGURES
17	17. LIST OF TABLES
18	18. LIST OF ABBREVIATIONS
19	19. LIST OF SYMBOLS
20	20. LIST OF EQUATIONS
21	21. LIST OF FORMULAE
22	22. LIST OF DEFINITIONS
23	23. LIST OF REFERENCES
24	24. LIST OF APPENDICES
25	25. LIST OF GLOSSARY
26	26. LIST OF INDEX
27	27. LIST OF FIGURES
28	28. LIST OF TABLES
29	29. LIST OF ABBREVIATIONS
30	30. LIST OF SYMBOLS
31	31. LIST OF EQUATIONS
32	32. LIST OF FORMULAE
33	33. LIST OF DEFINITIONS
34	34. LIST OF REFERENCES
35	35. LIST OF APPENDICES
36	36. LIST OF GLOSSARY
37	37. LIST OF INDEX
38	38. LIST OF FIGURES
39	39. LIST OF TABLES
40	40. LIST OF ABBREVIATIONS
41	41. LIST OF SYMBOLS
42	42. LIST OF EQUATIONS
43	43. LIST OF FORMULAE
44	44. LIST OF DEFINITIONS
45	45. LIST OF REFERENCES
46	46. LIST OF APPENDICES
47	47. LIST OF GLOSSARY
48	48. LIST OF INDEX
49	49. LIST OF FIGURES
50	50. LIST OF TABLES
51	51. LIST OF ABBREVIATIONS
52	52. LIST OF SYMBOLS
53	53. LIST OF EQUATIONS
54	54. LIST OF FORMULAE
55	55. LIST OF DEFINITIONS
56	56. LIST OF REFERENCES
57	57. LIST OF APPENDICES
58	58. LIST OF GLOSSARY
59	59. LIST OF INDEX
60	60. LIST OF FIGURES
61	61. LIST OF TABLES
62	62. LIST OF ABBREVIATIONS
63	63. LIST OF SYMBOLS
64	64. LIST OF EQUATIONS
65	65. LIST OF FORMULAE
66	66. LIST OF DEFINITIONS
67	67. LIST OF REFERENCES
68	68. LIST OF APPENDICES
69	69. LIST OF GLOSSARY
70	70. LIST OF INDEX
71	71. LIST OF FIGURES
72	72. LIST OF TABLES
73	73. LIST OF ABBREVIATIONS
74	74. LIST OF SYMBOLS
75	75. LIST OF EQUATIONS
76	76. LIST OF FORMULAE
77	77. LIST OF DEFINITIONS
78	78. LIST OF REFERENCES
79	79. LIST OF APPENDICES
80	80. LIST OF GLOSSARY
81	81. LIST OF INDEX
82	82. LIST OF FIGURES
83	83. LIST OF TABLES
84	84. LIST OF ABBREVIATIONS
85	85. LIST OF SYMBOLS
86	86. LIST OF EQUATIONS
87	87. LIST OF FORMULAE
88	88. LIST OF DEFINITIONS
89	89. LIST OF REFERENCES
90	90. LIST OF APPENDICES
91	91. LIST OF GLOSSARY
92	92. LIST OF INDEX
93	93. LIST OF FIGURES
94	94. LIST OF TABLES
95	95. LIST OF ABBREVIATIONS
96	96. LIST OF SYMBOLS
97	97. LIST OF EQUATIONS
98	98. LIST OF FORMULAE
99	99. LIST OF DEFINITIONS
100	100. LIST OF REFERENCES

FOREWORD

The first official data from the 1990 Census was released in March, 1991 with additional data periodically released since that date. Data from the "one hundred" percent portion of the Census has been incorporated into the Housing Element. The "sample" portion of the Census, that which was only asked of a sample portion of the total households, is scheduled to be available in late 1992 or early 1993. That data will also be incorporated into the Housing Element as it becomes available.

Some statistical data in this revision of the Housing Element was obtained from several other sources - the 1980 Census, Sacramento Area Council of Government's Population and Housing Module, California Department of Finance Projections, etc. These sources were used where 1990 Census data was not available. In some instances, estimates of current population and housing were developed by the Sutter County Planning Department using 1990 Census totals and applying 1980 Census distributions.

All projections of population and housing in this document are based upon existing land use policies as currently adopted and included in the Sutter County General Plan. The projections were developed using the Sacramento Area Council of Governments' October 1995 projection series.

(Note: Tables in this document which are estimates were rounded and therefore columns which were added may not reflect totals shown.)

Introduction

The first part of this report is devoted to a general introduction to the subject of the study. It is a study of the history of the world, from the beginning of time to the present day. The second part of the report is devoted to a detailed study of the history of the world, from the beginning of time to the present day. The third part of the report is devoted to a detailed study of the history of the world, from the beginning of time to the present day.

The fourth part of the report is devoted to a detailed study of the history of the world, from the beginning of time to the present day. The fifth part of the report is devoted to a detailed study of the history of the world, from the beginning of time to the present day. The sixth part of the report is devoted to a detailed study of the history of the world, from the beginning of time to the present day.

The seventh part of the report is devoted to a detailed study of the history of the world, from the beginning of time to the present day. The eighth part of the report is devoted to a detailed study of the history of the world, from the beginning of time to the present day. The ninth part of the report is devoted to a detailed study of the history of the world, from the beginning of time to the present day.

The tenth part of the report is devoted to a detailed study of the history of the world, from the beginning of time to the present day. The eleventh part of the report is devoted to a detailed study of the history of the world, from the beginning of time to the present day. The twelfth part of the report is devoted to a detailed study of the history of the world, from the beginning of time to the present day.

HOUSING

Analysis

1. Population

The 1990 U.S. Census credited Sutter County with a total population of 64,415, a 23.3 percent increase over the 1980 Census population of 52,246. In early 1995, the Sacramento Area Council of Governments (SACOG), in cooperation with the City of Yuba City and County of Sutter, prepared new population projections for Sutter County for each five year period until the year 2015. The projection series shows a County total population of 116,000 by the year 2015. This reflects an annual growth rate of 2.21 percent. This rate is lower than the 2.47 percent annual growth experienced from 1975 to 1995. Table R-1 lists the population projections of the community by five year intervals from 1995 to 2015.

Table R-1 projects growth outside the County's urban areas and the area of the City of Live Oak to be approximately 2,949 people between 1995 and 2015 or about 147 people annually. The table also projects growth in the Yuba City Urban Area to be 34,281 people between 1995 and 2015. The total unincorporated area population is anticipated to increase by 14,412 people.

Employment data available from the State of California Employment Development Department (EDD) for the bi-county, Yuba City MSA shows an increase in Wage and Salary Employment from 37,850 in 1990 to 42,700 for 1997. (For comparison, the 1980 Census listed a total of 34,724 employed persons, 16 years of age or older in the MSA. Of these persons, 20,169 were in Sutter County and 14,555 were in Yuba County.) The EDD data projects the most job growth (1,025 jobs) in the retail trade area and the least (-50) in lumber and mining production.

TABLE R-1**POPULATION ESTIMATES AND PROJECTIONS*****Sutter County Population**

	1995	2000	2005	2010	2015
Y.C. Urban Area	56,536	64,785	73,339	81,981	90,817
(Yuba City)	34,342	39,900	45,500	51,200	57,200
(Unincorporated)	22,194	24,885	27,839	30,781	33,617
Live Oak	5,312	6,470	7,400	8,220	9,110
Remaining Unincorporated	13,084	13,895	14,561	15,399	16,073
(Total Unincorporated)	35,278	38,780	42,400	46,180	49,690
Sutter County Total	74,932	85,150	95,300	105,600	116,000

Sutter County Group Quarters Population

	1995	2000	2005	2010	2015
Y.C. Urban Area	685	694	701	708	714
(Yuba City)	602	613	613	615	615
(Unincorporated)	83	81	88	93	99
Live Oak	268	508	508	508	508
Remaining Unincorporated	26	72	72	75	75
(Total Unincorporated)	109	153	160	168	174
Sutter County Total	979	1,274	1,281	1,291	1,297

Source: Sutter County Community Services Department

- * The above projections assume that over 83 percent of all new population increases will occur within the Yuba City Urban Area, that 9 percent will occur in the City of Live Oak and that the remainder will occur uniformly throughout the rest of the unincorporated County area. The projections also assume that no growth to either city will occur through annexation.

2. Housing Units and Households

In order to house the anticipated population which is projected for the County in 2015, Sutter County will need approximately 43,700 housing units if a 4.2% vacancy rate is achieved. This figure represents an increase of 15,826 dwelling units over the 1995 total of 27,874 housing units. Of these new units, 86.1% of them will be in the Yuba City Urban Area, 8.1% in Live Oak, and 5.8% in the remainder of the unincorporated County.

The remaining rural land in Sutter County is reserved for agriculture uses, although housing is allowed if it is related to agriculture uses as stated in the Plan section of this element. The rural, agricultural lands are not considered as the solution for the County's urban housing needs. Table R-2 contains five-year interval projections of housing units and households as well as 1990 housing types.

TABLE R-2
HOUSING ESTIMATES AND PROJECTIONS
Sutter County Housing Units*

	1995	2000	2005	2010	2015
Y.C. Urban Area	21,537	24,716	28,045	31,530	35,160
(Yuba City)	13,677	15,987	18,409	20,910	23,483
(Unincorporated)	7,861	8,729	9,636	10,620	11,677
Live Oak	1,695	2,016	2,346	2,642	2,967
Remaining Unincorporated	4,642	4,865	5,031	5,303	5,573
(Total Unincorporated)	12,503	13,593	14,667	15,923	17,251
Sutter County Total	27,874	31,597	35,422	39,476	43,700

Source: SACOG and Sutter County Community Services Department

* Housing unit projections assume a 4% vacancy rate for the unincorporated county, 4.38% for Yuba City, and 3.99% for Live Oak.

Sutter County Households**

	1995	2000	2005	2010	2015
Y.C. Urban Area	20,624	23,667	26,853	30,189	33,664
(Yuba City)	13,078	15,287	17,603	19,994	22,454
(Unincorporated)	7,546	8,380	9,250	10,195	11,210
Live Oak	1,627	1,936	2,252	2,537	2,848
Remaining Unincorporated	4,457	4,670	4,830	5,091	5,351
(Total Unincorporated)	12,003	13,050	14,080	15,286	16,561
Sutter County Total	26,708	30,272	33,935	37,817	41,863

Source: SACOG and Sutter County Community Services Department

** Household projections are based on SACOG's population and persons per household projections for each city and the unincorporated area.

HOUSING UNIT TYPE AND STATUS - 1990

	Sutter County	Yuba City	Live Oak	Sutter County Unincorporated
Total	24,163	11,068	1,428	11,667
Single Family Detached	15,703	5,772	1,072	9,997
Single Family Attached	1,138	610	90	438
Multiple Family (2-4)	1,815	1,481	128	206
Multiple Family (5+)	3,486	3,219	104	163
Mobile Homes	1,786	475	106	1,205
Other	235	121	18	96
Percent Vacant	4.35	4.38	3.99	4.37
Persons Per Household	2.75	2.52	3.06	2.91

Source: 1990 Census

An apartment survey was conducted by the Yuba City Planning Department in the summer of 1990. The survey which surveyed only those apartment complexes of 5 or more dwelling units totaled 3,521 rental units in 124 complexes in the Yuba City Urban Area. The vacancy rate at the time of the survey was 2.49 percent. Table R-3 lists apartment vacancy rates between 1988 and 1990. The 1990 Census shows a 6.06 percent (321 of 5,301 dwelling units) vacancy rate for all rental units, apartments and rented single-family residences, in Sutter County with a 16.53 percent (61 of 369 dwelling units) vacancy rate in the unincorporated area.

The Census indicates a healthy rental vacancy rate falling in the 5 percent to 6 percent range. This range provides an adequate supply and choice of rental housing. The local area vacancy rate is anticipated to continue to show a healthy rate in 1992 due to the start of construction on several apartment projects in late 1990.

TABLE R-3
APARTMENT VACANCY RATE BY UNIT TYPE

Apartment Type	1990 Number	Vacancy Rate		
		1988	1989	1990
Studio Apartment	54	1.8%	3.6%	0.0%
One-Bedroom Unit	1,152	4.5%	4.2%	3.0%
Two-Bedroom Unit	2,198	5.2%	4.4%	2.3%
Three-Bedroom Unit	117	2.6%	7.8%	0.0%
Total Units	3,521	4.3%	4.5%	2.5%

Source: Apartment Survey 1990

In order to house the anticipated population with the expected housing mix, approximately 13,623 new dwelling units will be needed in the Yuba City Urban Area and 4,748 units needed in the total unincorporated area between 1995 and 2015. Of the 4,748 unincorporated area units, 3,816 of them will be in the Yuba City Urban Area. Table R-4 projects five-year new construction needs based upon the 55%-45% mixture ratio of single-family to multiple-family residences which has occurred locally over the last two decades.

TABLE R-4**NEW CONSTRUCTION NEED**

Unit Type	1995-2000	2000-2005	2005-2010	2010-2015	Total
SUTTER COUNTY					
Multiple-Family	1,675	1,721	1,824	1,901	7,121
Single-Family	2,048	2,104	2,230	2,323	8,705
Total	3,723	3,825	4,054	4,224	15,826
YUBA CITY URBAN AREA					
Multiple-Family	1,431	1,498	1,568	1,633	6,130
Single-Family	1,748	1,831	1,917	1,997	7,493
Total	3,179	3,329	3,485	3,630	13,623
YUBA CITY URBAN AREA (UNINCORPORATED)					
Multiple-Family	391	408	443	476	1,718
Single-Family	477	499	541	581	2,098
Total	868	907	984	1,057	3,816
TOTAL UNINCORPORATED AREA					
Multiple-Family	490	483	565	598	2,136
Single-Family	600	591	691	730	2,612
Total	1,090	1,074	1,256	1,328	4,748

Source: Sutter County Community Services Department

Between 1995 and 2015, it is anticipated that new construction needs for multiple- and single-family units in the total unincorporated area will be 4,748, 13,623 units in the Yuba City Urban Area, and 932 units in the remaining unincorporated area.

3. Residential Land Need

Table R-5 quantifies residential land need. The table estimates need based upon both the trends developed since 1970, modified to reflect the revised 1995 population and housing projections, and a possible higher density alternative scenario which anticipates a greater need for office worker/assembly line worker housing that would be associated with a small amount of high technology industrial development or increased office employment.

TABLE R-5

URBAN AREA RESIDENTIAL LAND NEED 1995-2015

Trend	Housing		Acres of Land Required		
	Single	Multiple	Single	Multiple	Total
	SUTTER COUNTY UNINCORPORATED TOTAL				
Existing Trend*	2,612	2,136	580	153	733
Hi-Tec Trend**	2,469	2,279	494	127	621
	YUBA CITY URBAN AREA				
Existing Trend*	7,493	6,130	1,665	438	2,103
Hi-Tec Trend**	7,084	6,539	1,417	363	1,780
	YUBA CITY URBAN AREA (UNINCORPORATED)				
Existing Trend*	2,098	1,718	466	123	589
Hi-Tec Trend**	1,984	1,832	397	102	499

Source: Sutter County Community Services Department

*Single-family at 4.5 du/ac, multiple-family at 14 du/ac.

**Single-family at 5.0 du/ac, multiple-family at 18 du/ac.

Sutter County will need to have developed an additional 733 acres of unincorporated land for residential uses between 1995 and 2015 to meet projected housing need.

It appears that the Yuba City Urban Area will require approximately 2,103 acres of land to meet residential needs for the period 1995 to 2015, of which, 589 acres will be in the unincorporated area. A survey of the Yuba City Urban Area land was completed in early 1991. It revealed 1,261 acres of non-developed, vacant land in the unincorporated area designated for single-family and multi-family uses in the Yuba City Urban Area (1,096 acres of low density residential land and 165 acres of medium density residential land). A discussion of these lands is contained in Section 11 (b)(1), Land Use Controls.

The survey identified sufficient building sites that were immediately available for over 1,800 single-family residences and almost 1,200 multiple-family residences in the Urban Area, excluding Tierra Buena. These sites already have an appropriate General Plan designation for development and most have appropriate zoning. Most require relatively little or no water and/or sanitary sewer line extension for development.

Another 422 units of single-family residences were identified in the unincorporated Tierra Buena Area. These units have been approved as of January 1990, on tentative subdivision maps for development on a public water system and individual septic systems.

As of August 1990, those projects in the Yuba City Urban Area which have received at least preliminary approval are summarized in Table R-6. Based upon projected need, if all those units were built, sufficient housing would be available to meet the unincorporated Yuba City Urban Area need for at least up to the year 2005.

TABLE R-6
PRELIMINARY APPROVED DWELLINGS
WITHIN URBAN AREA AUGUST, 1990

	Single-Family	Multiple-Family	Mobile	Total
Yuba City	1,947	366	0	2,313
Unincorporated Urban Area	2,001	48	135	2,184
Total	3,948	414	135	4,497

Source: Sutter County Community Services Department

Outside of the Yuba City Urban Area the remaining County unincorporated area will have a housing need for 932 units from 1995 to 2015. Some of these units will be in the existing rural communities - Sutter, Rio Oso, Meridian, Nicolaus, and East Nicolaus - but most of these units will be developed on existing parcels as either primary housing farm labor housing or family member housing in the rural, agricultural areas of the County.

4. Affordability

From 1970 to 1989, the median value of an owner-occupied home in California increased from \$23,100 to \$175,000, an increase of 658% (see Table R-7 for Yuba City and Sutter County median home values). The majority of this rapid increase occurred during the decade of the 1970's. During this same period, gross monthly median rental costs went up 348%, from \$126 to \$565. During this same period, interest rates went from 6% in 1970 to 12% plus in 1980 and 10.5% in 1990. The combination of higher housing values and rental costs, along with increased interest rates, have significantly increased housing costs for both ownership and rental units alike.

TABLE R-7

**HOUSING VALUE, GROSS RENT, AND HOUSEHOLD INCOME
1970 TO 1989, STATE OF CALIFORNIA**

	% Increase					
	1970	1980	1989	70-80	80-90	70-89
Median Value Home	\$23,100	\$84,700	\$175,000	267	107	658
Median Gross Rent	\$126	\$283	\$565	125	100	348
Median Household Income	\$9,302	\$18,248	\$32,300	96	77	247

Source: U.S. Census and Department of Housing and Community Development

The 1982 California Housing Plan states that there are 2,194,000 lower-income households in California which have monthly housing costs that exceed 25% of the total monthly household income. Of these, 635,000 are ownership households and 1,559,000 are renter households. These households represent approximately one-quarter of all California households. By 1989, these totals had increased to over 3,660,000 households paying more than 25% of monthly income for housing costs (1,340,000 owner and 2,320,000 renter households). Although the gross numbers are higher, the State 1989 totals show a slight improvement over the 1980 totals in that only 22% of all households in 1989 exceeded the 25% figure.

TABLE R-8

**LOW-INCOME HOUSEHOLDS PAYING MORE THAN
25% OR 30% OF GROSS INCOME FOR HOUSING**

	25%			30%		
	Owner Occupied	Renter Occupied	Total	Owner Occupied	Renter Occupied	Total
Sutter County	996	3,202	4,198	805	2,545	3,350
Yuba City	339	2,390	2,729	248	1,943	2,191
Live Oak	75	219	294	60	175	235
Unincorporated	495	593	1,088	497	427	924

Source: Estimated from 1980 and 1990 Census

Until 1983, the U.S. Department of Housing and Urban Development (HUD) used the 25% threshold as its standard to determine overpaying. In 1983, the overpaying threshold was increased to 30%. Table R-8 summarizes the number of low-income households in the Yuba City Urban Area and Sutter County where monthly housing costs exceed either 25% or 30% of household income in 1980.

Households needing assistance are generally defined as those low-income households (less than 80% of the area's median income level) that are overpaying. Based upon HUD's revised 30% threshold level for overpaying, there are 2,213 households in the Yuba City Urban Area that are in need of assistance in 1980.

Table R-9 contains data obtained from the Yuba/Sutter Multiple Listing Service on residential real estate sales in Sutter County in 1979, from September 1, 1982 to December 31, 1983 and from January 1, 1984 to December 31, 1985. The Multiple Listing Service lists approximately 80% of all sales in the County. This information is provided to indicate an approximate trend for area housing costs.

Based upon data from the Mortgage Credit Certificate Program, the median sales price of new homes and existing homes in Sutter County in 1989 was \$136,600 and \$106,200, respectively. Based upon these values, the estimated median home value in the area in 1989 was \$107,000. By February 1991, these values had increased to \$176,500 for new housing and \$144,500 for existing housing with the median value for all housing at \$145,600. This represents a 36.1 percent increase in the median sale price of all housing.

Additionally, based upon a December 1990 survey of new construction in the Yuba City Urban Area, the lowest price identified for a 1,350 square foot, three-bedroom, two-bath residence was \$110,000. The December period reflects a "slow" real estate market. During the previous summer, the same dwelling would have been priced approximately \$10,000 to \$12,000 higher.

Tables R-10, R-11 and R-12 contain 1990 Census data on the distribution of dwelling unit ownership value and rental cost and very low, low, median and moderate household payment ceilings for gross monthly housing costs, not exceeding the overpaying threshold. Together these tables indicate the general availability of housing to each income group.

It is important to note that a great many of the units listed in Table R-13 as being affordable to specific income groups are actually occupied by people of higher income levels. Therefore, the shortfall noted in Table R-13 of low and moderate income households to housing units, should be considered an absolute minimum shortfall. A more realistic gauge of the actual need of assistance is found in Table R-8 which summarizes overpaying.

TABLE R-9

PRICE DISTRIBUTION OF 1979 HOME SALES - SUTTER COUNTY

PRICE RANGE	NUMBER OF SALES	PERCENT OF TOTAL
Under \$20,000	9	1.4
\$20,000 - 24,999	7	1.1
25,000 - 29,999	27	4.2
30,000 - 34,999	20	3.1
35,000 - 39,999	42	6.5
40,000 - 44,999	40	6.1
45,000 - 49,999	81	12.4
50,000 - 54,999	53	8.1
55,000 - 59,999	77	11.8
60,000 - 64,999	37	5.7
65,000 - 69,999	85	13.0
70,000 - 74,999	40	6.1
75,000 - 79,999	35	5.4
80,000 and above	98	15.1
Total	651	100.0%
1979 Median Sales Price = \$58,019		

Source: Multiple Listing Service

PRICE DISTRIBUTION OF HOME SALES - SEPTEMBER, 1982 TO DECEMBER, 1983

Price Range	Y.C. Urban Area (%)	Other Sutter County	Sutter County Total
Under \$40,000	16 (6.2)	6 (17.1)	32 (11.0)
\$40,000 - 49,999	24 (9.3)	11 (31.4)	33 (11.3)
50,000 - 59,999	47 (18.3)	6 (17.1)	43 (14.8)
60,000 - 69,999	53 (20.6)	4 (11.4)	57 (19.6)
70,000 - 79,999	37 (14.4)	1 (2.9)	38 (13.1)
80,000 - 89,999	32 (12.5)	1 (2.9)	16 (5.5)
90,000 - 99,000	15 (5.8)	3 (8.6)	36 (12.4)
100,000 and above	33 (12.8)	3 (8.6)	36 (12.4)
Total	257	35	291
Median Sales Price	\$67,830	\$50,833	\$66,579

Source: Multiple Listing Service

TABLE R-9 CON'T.

PRICE DISTRIBUTION OF HOME SALES - JANUARY, 1984 TO DECEMBER, 1985

Price Range	Y.C. Urban Area (%)	Other Sutter County	Sutter County Total
Under \$40,000	56 (7.2)	13 (13.5)	69 (7.9)
\$40,000 - 49,999	76 (9.8)	8 (8.3)	84 (9.6)
50,000 - 59,999	85 (10.9)	17 (17.7)	102 (11.7)
60,000 - 69,999	142 (18.3)	24 (25.0)	166 (19.0)
70,000 - 79,999	134 (17.2)	7 (7.3)	141 (16.1)
80,000 - 89,999	91 (11.7)	1 (1.0)	92 (10.5)
90,000 - 99,999	73 (9.4)	7 (7.3)	80 (9.2)
100,000 and above	121 (15.6)	19 (19.8)	140 (16.0)
Total	778	96	874
Median Sales Price	\$72,273	\$64,167	\$71,135

Source: Multiple Listing Service

TABLE R-10**DISTRIBUTION OF OWNER-OCCUPIED UNIT VALUE**

Range (\$1,000's)	Sutter County	Yuba City	Live Oak	Sutter Unincorporated
Under \$15	65	13	11	41
\$15 - 19.999	40	11	10	19
20 - 29.999	983	39	13	46
30 - 39.999	215	94	37	84
40 - 49.999	477	199	101	177
50 - 59.999	822	333	170	319
60 - 79.999	1,697	675	218	804
80 - 99.999	2,729	907	93	1,729
100 - 124.999	1,820	566	19	1,235
125 - 149.999	1,144	394	7	743
150 - 174.999	579	181	1	397
175 - 199.999	263	59	1	203
200 - 249.999	279	40	1	235
Over \$250	291	39	2	251
Total	10,516	3,550	683	6,283
Median Value	\$91,900	\$86,300	\$60,000	\$133,689

Source: 1990 Census

TABLE R-11
MONTHLY RENTAL COSTS

	Median Monthly Rent		
	1988	1989	1990
Studio Apartment	\$186	\$194	\$217
One-Bedroom Unit	275	288	296
Two-Bedroom Unit	337	347	374
Three-Bedroom Unit	454	475	516

Source: Yuba City Apartment Survey 1990

Range (1,000's)	Contract Rent			
	Sutter County	Yuba City	Live Oak	Sutter Unincorporated
Under \$100	115	48	10	57
\$100 - 149	424	209	78	157
150 - 199	647	381	100	166
200 - 249	777	469	96	212
250 - 299	1,497	1,113	128	256
300 - 349	1,896	1,549	64	283
350 - 399	1,150	918	33	299
400 - 449	743	565	22	147
450 - 499	478	378	9	91
500 - 549	277	206	2	69
550 - 599	142	86	4	52
600 - 649	129	61	0	68
650 - 699	88	47	0	41
700 - 749	66	28	0	38
Over \$750	113	58	0	55
No Cash Rent	415	97	13	305
Total	8,948	6,213	559	2,176
Median Contract Rent	\$321	\$327	\$244	\$319

Source: 1990 Census

TABLE R-12

FAMILY CEILING LIMITS BY INCOME GROUP

Income Group*	Household Income*	Monthly Gross Housing Cost**	Maximum Home Purchase Price***
Very Low	\$13,250	\$331	\$47,045
Low	\$21,200	\$527	\$75,270
Moderate	\$31,800	\$790	\$112,905
Area 1990 Median Household Income Estimate: \$26,500			

* Income ceilings based upon median household income of Sutter County.

** Assumes 30% of monthly income for housing cost.

*** Assumes 20% down payment at 10.50% annual interest.

Source: Based on HUD's 1990 Median Household Income Estimates.

TABLE R-13

AFFORDABLE HOUSING BY INCOME GROUPINGS*

Income Group	Sutter County			
	Ownership Units	Rental Units	Total Units	Existing Households
Very Low	653	2,452	3,105	4,476
Very Low & Low	1,264	6,347	7,611	8,710
Very Low, Low & Moderate	4,458	8,778	13,236	12,933
	Yuba City			
Very Low	278	1,435	1,713	2,505
Very Low & Low	895	4,655	5,550	4,787
Very Low, Low & Moderate	1,569	5,848	7,417	6,859
	Live Oak			
Very Low	18	243	261	357
Very Low & Low	181	484	665	640
Very Low, Low & Moderate	316	484	800	970
	Sutter County Unincorporated			
Very Low	362	243	1,101	1,702
Very Low & Low	1,238	1,357	2,595	3,430
Very Low, Low & Moderate	2,590	22,382	4,972	5,280

* Existing households were estimated using 1980 Census distribution applied to the total 1990 Census households.

Source: 1980 and 1990 Census

As can be seen from the preceding data, housing costs have increased at a dramatic pace over the last two decades. These increases have created a housing affordability crisis where it becomes increasingly more difficult for lower income households to find and afford safe and sanitary housing.

In response to the affordability issue, by 1990 over 55 California communities had adopted what are referred to as "inclusionary housing programs". Inclusionary housing programs are provisions by the local community that requires the normal housing market to provide a balance of housing opportunities for all economic levels of the community. Generally, these programs include various options that require a minimum percentage of housing units developed and set aside for low or moderate-income households, in-lieu fees for the development of low or moderate-income housing units, dedication of land for the development of low and moderate-income housing units, payments from commercial and industrial developers into a housing trust funds for the development of low and moderate-income housing units, etc.

5. Fair Share Allocation

As part of a Housing Element, the California Government Code requires that each local jurisdiction accept responsibility for its share of the regional housing needs within the area affected by its General Plan. The Code further requires that regional Councils of Government prepare a determination of each local jurisdiction's fair share of the regional housing demand and that these projections be included in each local jurisdiction's Housing Element.

Table R-14 contains data excerpted from SACOG's December 1990 update of the Regional Housing Needs Allocation Plan pertaining to Sutter County, Sutter County unincorporated area, Yuba City and Live Oak. This data is different from the housing unit, household and new construction need data found earlier in this chapter on Tables R-1 to R-3. Tables R-1 to R-3 have been updated as part of the Comprehensive General Plan Revision, using 1995 SACOG projections. The Regional Housing Allocation Plan's projections were based upon revised population growth rates that have occurred in Sutter County between 1988 and 1990.

One interesting point about the projections shown on Table R-14 is that the distribution shown reflects a change to the Yuba City Urban Area development policies which have occurred over the last twenty years. Those policies resulted in the concentration of higher density housing in Yuba City, while allowing lower density suburban subdivisions in the unincorporated portions of the Yuba City Urban Area. This has resulted in a disproportionate percentage of housing in Yuba City in the very low and low income ranges when compared to Sutter County unincorporated, i.e., 45.40% for Yuba City compared to 35.40% for Sutter County unincorporated in 1989. The 1990 Regional Housing Allocation Plan attempts to correct this by setting the 1989 to 1996 goals for new very low and low income housing at 42.66% and 57.77% for Yuba City and the Sutter County unincorporated area, respectively.

TABLE R-14
1989 TO 1996 HOUSEHOLD DISTRIBUTION NEED

	Sutter County Unincorporated (%)			
	1989	1996	1989-96	New Construction
Very Low	2,104 (19.5)	2,626 (21.2)	522 (32.9)	599
Low	1,719 (15.9)	2,113 (17.1)	394 (24.8)	452
Moderate	1,938 (18.0)	2,309 (18.6)	371 (23.4)	426
Above Moderate	5,034 (46.6)	5,335 (43.1)	301 (19.0)	346
Total	10,795	12,383	1,588	1,823
	Yuba City			
Very Low	2,640 (26.2)	3,107 (25.7)	522 (32.9)	568
Low	1,943 (19.3)	2,336 (19.3)	393 (19.5)	478
Moderate	2,074 (20.6)	2,463 (20.4)	389 (19.3)	473
Above Moderate	3,403 (33.8)	4,169 (34.5)	766 (38.0)	933
Total	10,060	12,075	2,015	2,452
	Live Oak			
Very Low	353 (27.2)	439 (26.4)	86 (23.2)	90
Low	285 (22.0)	350 (21.0)	65 (17.6)	68
Moderate	286 (22.1)	355 (21.3)	69 (18.6)	72
Above Moderate	372 (28.7)	522 (31.3)	150 (40.5)	157
Total	1,296	1,666	370	387
	Sutter County Total			
Very Low	5,097 (23.0)	6,172 (23.6)	1,075 (27.1)	1,257
Low	3,947 (17.8)	4,799 (18.4)	852 (21.4)	998
Moderate	4,298 (19.4)	5,127 (19.6)	829 (20.9)	971
Above Moderate	8,809 (39.8)	10,026 (38.4)	1,217 (30.6)	1,436
Total	22,151	26,124	3,973	4,662

Source: SACOG and State Department of Housing and Community Development

Based upon the Regional Housing Needs Allocation Plan, the unincorporated area's new construction needs between 1989 and 1996 are 599 very low income housing units, 452 low income housing units, 426 moderate income housing units, and 346 above moderate income housing units. (Between January 1, 1989 and December 31, 1990, Sutter County issued building permits for 740 dwelling units. No estimate of the income range distribution of these units is available.) In order to meet the 1989 to 1996 new construction need, the unincorporated area will require approximately 58 acres of land available for high density, multiple-family housing and 205 acres of land available for low density, single-family residential development. The December 1990 survey of vacant lands in the Yuba City Urban Area indicated sufficient low density residential lands were available to meet the housing needs until at least 2005 and sufficient medium density residential lands were available to meet the housing needs until at least 1999.

In 1990, the California Coalition for Rural Housing reported that Sutter County had achieved less than three percent of it's fair share goal from the previous fair share allocation period. That report appeared not to take into account the low and very low income housing units added to the unincorporated community by the Housing Authority, the Mahal Plaza project, and other housing options such as farm employee mobile homes added in the agricultural area and Farmer's Home Administration rural residential home loan program.

6. Special Housing Needs

Every community has segments of its society which have a special or unusual housing need. Those needs in the Yuba City Urban Area generally can be categorized as falling into one of three classes -- those groups requiring special living arrangements, those groups requiring modified dwelling requirements, or those groups requiring emergency or temporary shelter. The following discussion centers upon the principal need groups -- the elderly, the handicapped, the single-parent household, the large family household, farm workers, and the homeless.

a. Elderly

The single largest identifiable group with a special housing need is the elderly. In the unincorporated area, the 1980 Census identified 1,779 households where the householder was 65 years of age or older. Of these households, 1,401 are owner-occupied and 378 are renter-occupied. By 1990, householder's in this age group had increased to 2,456 with 2,118 being ownership units and 338 being rental units.

The percentage of the population as a whole has also been increasing. The last three federal census have shown an increase in the County's 65 and over population from 8.3 percent in 1970 to 10.3 percent in 1980 and 13.8 percent in 1990. The unincorporated area's 1990 65 and over population was 13.4 percent of the population. The graph on the following page entitled, "Population Distribution", illustrates the aging of the population. Two distinctive features shown by the graph are the clear "bulge" of population from the post-war (World War II) "baby-boomer" and the distinctive increase as a percentage of the population of the over 65 years of age population. Both of these features are contributing to the aging of the population as a whole and can also be seen in the median age of the County's population which increased from 29.9 years in 1980 to 34.6 years in 1990.

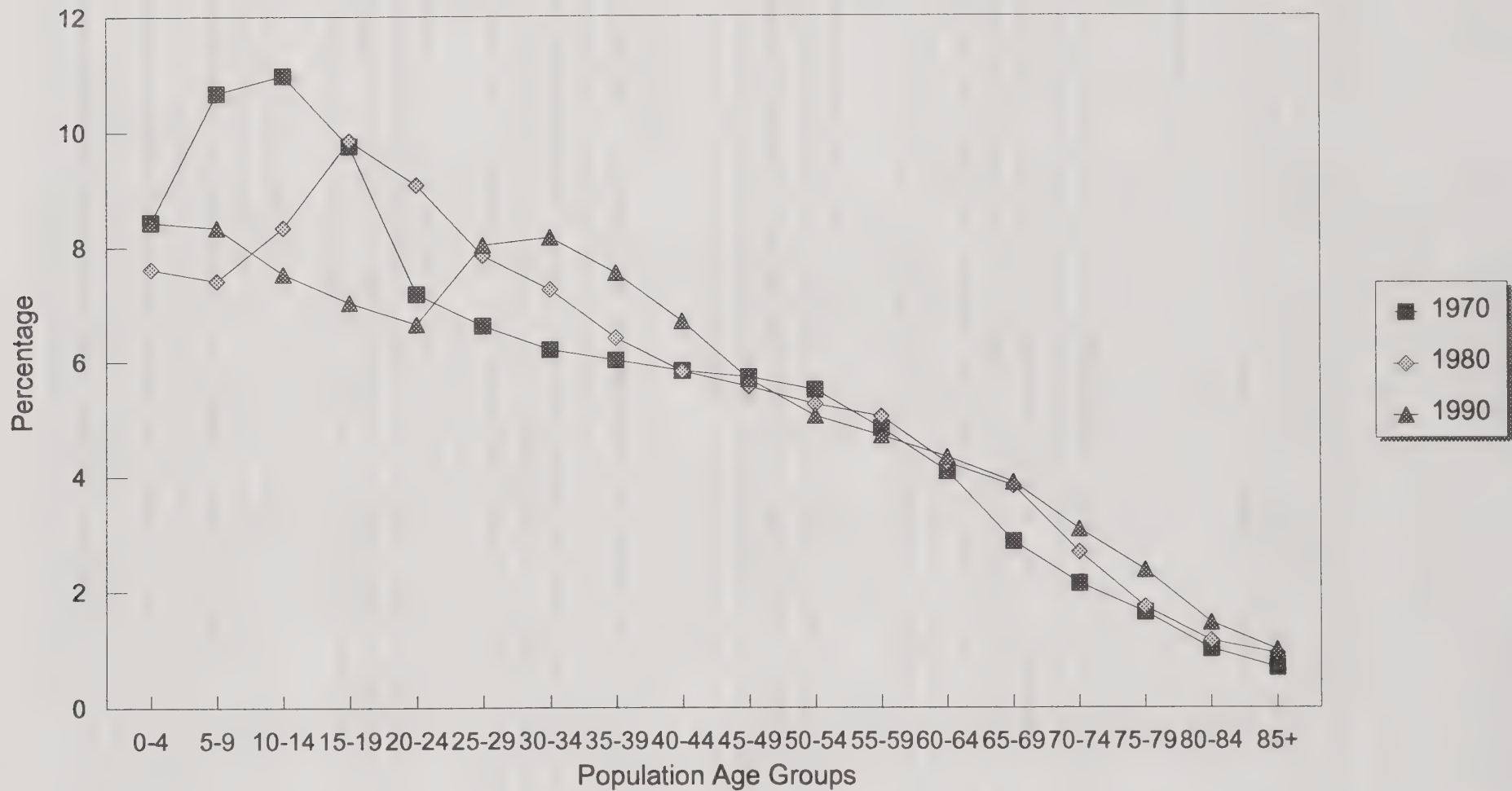
The physical distribution of the over 65 years of age population narrowed significantly by 1990. In 1980, a significantly higher portion of this population group was located in the City of Yuba City. By 1990, only a minor concentration of elderly persons appeared to be located in the Yuba City area. This minor concentration in Yuba City appears to be the result of several centralizing factors. The first, and one of the most important, is that Yuba City offers a concentration of services -- medical, social and emotional -- on which the elderly rely more heavily. A second factor is that all facilities for elderly housing have located in either the cities of Live Oak or Yuba City since those are the areas that until just recently contained sanitary sewer and water services that were necessary to support higher density, multiple-family housing.

An additional factor leading towards the minor concentration of the elderly in the Yuba City area is the availability of smaller, low cost housing units. Although a significant number of the elderly tend to live in the same homes that they raised their families in, another large group tends to move towards smaller, less expensive housing units. This movement is caused by a combination of the need to reduce housing costs because of fixed incomes as well as a realization that when the children have moved away, or when a husband or wife has died, that one or two people no longer need a three or four bedroom house.

Most housing for the elderly is in dispersed units throughout the community. These units are either small single-family homes or apartments. A substantial portion of the single-family units owned by the elderly are owner-occupied. Two privately owned elderly housing complexes with a total of 124 units are located in Yuba City. In addition, the Housing Authority has approximately 180 units at Richland Housing Center and Section 8 sites scattered throughout the area for the elderly and handicapped. Another 24 units of elderly/handicapped housing was completed in the summer of 1984 on Joanne Way by the Housing Authority, with an additional 76 units approved under an Article 34 referendum still to be built when a site is selected and HUD approval is obtained or some other vehicle for financing maintenance is obtained. By July 1989, there were 190 units of elderly/handicapped housing approved for construction.

Popoulation Distribution

1970, 1980 and 1990 Census Data



As in other communities, the rising cost of housing is greatly affecting those persons on fixed incomes. Emphasis on providing additional low-cost housing, convenient to services, should be made. Sutter County further encourages through its Housing Assistance Plan (HAP) the provision of additional assisted housing, via the Consolidated Area Housing Authority of Sutter County (Housing Authority), for the elderly; however, it must be understood that in recent years, the federal government has receded from public housing. Each year the County provides favorable comments to HUD under the 213 (A) clearinghouse procedures encouraging additional certificates and vouchers for Housing Authority programs.

In the last several years, the private market has shown an increased interest in housing for the elderly. Two examples of private market projects are Carl's Court and The Fountains. These two projects serve vastly different markets as can be seen in their 1990 monthly costs of \$800.00 per unit for Carl's Court compared to \$2,500.00 per month for The Fountains.

One option that should be further studied is the possibility of reducing County requirements on elderly housing projects in order to reduce the costs. For example, one method to reduce the cost per unit is to reduce parking standards for elderly housing projects. It appears from the 1980 Census that of the 551 households in Yuba City that were renter-occupied with at least one member over 65, almost one-half had no vehicle available. Therefore, requiring two vehicle parking spaces per senior housing unit may be unnecessary.

Another option available to both increase the number of units and decrease the cost of the unit for elderly housing is the use of the State's "granny housing" provisions or the County's second unit provisions. On those single-family residential properties where sufficient area exists and are located in neighborhoods where over-crowding is not a potential problem, granny housing and/or second unit housing should be encouraged in order to increase the supply of very low and low income housing.

As noted earlier, many elderly householders reside in dwelling units that are entirely too large for one or two people. Since they generally own these units, they are somewhat reluctant to sell. Costs continue to rise, further eating into fixed incomes. As a means of increasing the supply of housing available to the elderly and as a means to assist elderly householders with meeting monthly housing costs, several communities in the State have developed housing referral systems. The system attempts to make use of those "empty" bedrooms by matching up elderly householders with other elderly persons. Such a program should be considered locally, possibly as a joint venture with the Housing Authority.

b. Handicapped

A second large group of identifiable individuals with special housing needs are those non-institutionalized persons with some form of disability. The 1980 Census does not contain housing related disability data and data on disabilities from the 1990 Census has not been released yet; however, Table R-15 does contain estimates on public transit and work-related disabilities, from which housing disability status can be inferred.

Housing for the handicapped requires certain modifications from standard construction specifications in order to provide mobility, safety and convenience to allow handicapped persons to live independently. With the exception of the 24 units of senior/handicapped housing constructed by the Housing Authority on Joanne Way and 20% of the 50-unit Housing Authority project in Live Oak, no other apartment units in the urban area provide all desirable features necessary for the handicapped to maintain independent living. Some units have been modified by individuals to provide at least some of those features.

As of September 15, 1984, the State of California required that all new apartment projects meeting minimum size requirements provide a minimum number of units fully accessible to the handicapped. This requirement will help in providing housing for the handicapped; however, given the total number of individuals represented in Table R-15 as having some form of disability, this will not be enough to meet the existing need. Therefore, Sutter County must continue to encourage and support efforts to provide additional modified dwellings. To this end, the County has identified in its Housing Assistance Plan, a short-term need for additional senior and handicapped housing units. Additionally, the City has approved an Article 34 referendum allowing the Housing Authority to construct up to 100 units of senior and handicapped housing of which the 24 units on Joanne Way were the first phase. No similar Article 34 authority exists in the unincorporated area. Sutter County should encourage the adoption of Article 34 authority in the unincorporated area.

The Housing Authority has indicated a reluctance of non-handicapped individuals to rent handicapped modified or constructed units. The problem is those usable by the handicapped are very inconvenient for non-handicapped people; therefore, any such units should be designed for use by both handicapped and non-handicapped individuals if they are to be successful in the economic market.

TABLE R-15

DISABILITY STATUS OF NONINSTITUTIONALIZED PERSONS

	Sutter County	Live Oak	Yuba City	Sutter Uninc.
16-64 Years (Total Population)	40,161	2,492	17,037	20,632
Total Disabled	3,881	316	1,890	1,675
Prevented from Working	2,012	194	1,000	818
Public Transit Disability	849	90	470	289
Public Transit & Work Disability	781	90	470	311
65 Years Plus (Total Population)	8,884	490	3,820	4,204
Public Transit Disability	1,545	129	548	818

Source: Sutter County Community Services Department estimate using 1980 and 1990 Census

Section 504 of the Fair Housing Act of 1989 will provide additional relief as new rental units are constructed. This section also requires new rental units to be handicapped-accessible.

c. Single-Parent Households

Since the early 1970's, a new special needs housing group has developed. That group is the single-parent household. Table R-16 summarizes 1970, 1980 and 1990 single-parent households.

Single-parent households generally face two major housing problems. The first is the affordability issue and the second is finding housing which has conveniently located child day care facilities nearby.

The affordability problem primarily affects female single-parent family heads. Table R-17 lists mean 1979 income levels for all families by household head. From Table R-17 it is apparent that those families most in need of assistance are single-parent households with a female household head. Their family income is generally about one-half of either their male counterpart's income or of the married couple's income.

TABLE R-16

SINGLE-PARENT HOUSEHOLDS

	Sutter County	Live Oak	Yuba City	Sutter Uninc.
1970				
Female Household Head	900	N/A	417	N/A
Male Household Head	269	N/A	94	N/A
1980				
Female Household Head	1,660	87	938	635
Male Household Head	509	13	209	287
1990				
Female Household Head	2,522	163	1,589	770
Male Household Head	932	58	480	394

Source: U. S. Census

TABLE R-17**1979 MEAN FAMILY INCOME BY HOUSEHOLDER TYPE**

	Yuba City	Urban Area	Sutter County
All Families	\$19,206	\$22,446	\$22,253
Married Couple Families	\$21,385	\$24,276	\$23,700
Male Householder, No Wife Present	\$21,890	\$18,814	\$24,086
Female Householder, No Husband Present	\$9,889	\$11,963	\$11,350

Source: 1980 Census

The second issue related to single-parent households is the availability of child care services. Single-parent households with young children generally require some form of child care in order for the parent to work. The State has recognized the need for increased child care facilities through its exemption of family day care centers serving less than 12 children from local zoning regulations.

Sutter County allows full day care centers by use permit in any R-1 or R-2 District or as a permitted activity by right in any commercial, industrial, or R-3 or R-4 District. Table R-27 and the map that follows that table lists properties totaling 197 acres on which such a facility could be allowed.

d. Large-Family Households

Another group with a recognizable special housing need is the large family households. The 1990 Census identified 1,624 households in the unincorporated area of Sutter County with five or more persons per household (14.6 percent of the unincorporated area's household total). This figure is down slightly from the 1980 figure of 1,655 households.

Another inference of the degree of large family need can be gleaned by examining Census data on the numbers of households with 1.01 persons per room. The 1.01 persons per room standard is generally considered the threshold level for overcrowding. Table R-18 compares overcrowding data from 1970, 1980 and 1990.

One of the more interesting points in examining Table R-18 is that the absolute number of overcrowded households in Sutter County remained almost the same from 1970 to 1980, but increases significantly by 1990. The number of overcrowded units for either Yuba City or the unincorporated area should not be used for a comparison of what was happening in the area since these numbers are skewed by the annexation of approximately 600 dwelling units from the unincorporated area to the City of Yuba City during the 1980's decade. (The majority of these units were located in the Richland Housing Center Annexation.) The total number of overcrowded units appears to correspond to the characteristics of the population distribution chart. The decade of the 1970's saw the last period of decline in population per household as the "baby-boom" generation was

still just moving into their prime child bearing years and major immigration into California had not reached its peak yet. During the decade of the 1980's both of these factors reached a peak and caused an increase in population per household in the State and locally caused a leveling out of population per household at 2.75 persons for both the 1980 and 1990 Census.

In 1980, there were 674 overcrowded units in the unincorporated area. By 1990, this number had increased to 819. A great number of these units are also reflected in Table R-8 as units paying more than 25% or 30% of the monthly household income for housing costs, since overcrowding is often associated with overpaying and low-income households.

The local office of California Rural Legal Assistance (CRLA) has indicated that they believe that there exists a significant remaining need for large family housing in the area. CRLA points to the Housing Authority's waiting list for large family housing as an example of unmet need. However, the Housing Authority's waiting list from May 2, 1990, which the Housing Authority indicated is fairly typical, lists 63 households as needing four bedroom units and 5 households as needing 5 bedroom units. These units represent 6.35% of the Housing Authority's total waiting list (See Table R-19).

TABLE R-18

HOUSEHOLDS WITH 1.01 OR MORE PERSONS PER ROOM

	Persons/Room	1970	1980	1990
Sutter County	1.01 to 1.50	843	680	1,043
	1.50 plus	301	435	954
	Total	1,144	1,105	1,997
Yuba City	1.01 to 1.50	218	198	469
	1.50 plus	60	94	436
	Total	278	292	905
Live Oak	1.01 to 1.50	N/A	82	128
	1.50 plus	N/A	57	145
	Total	N/A	139	273
Sutter Unincorp.	1.01 to 1.50	N/A	400	446
	1.50 plus	N/A	284	373
	Total	N/A	674	819

Source: 1970, 1980 and 1990 Census

The inclusionary housing program discussed under the Affordability section will help to reduce this problem in the future. This program, as well as a County density bonus program, is to be developed as part of the Housing Element's work program and may potentially include incentives to provide large family housing. Additionally, as funds are made available from State and Federal sources, the County will work with local housing providers to develop additional large family housing.

During the public hearing process on the Housing Element testimony was received concerning another problem related to large-families. Representatives from California Rural Legal Assistance noted that many large-families are denied housing opportunities due to discrimination based, in whole or in part, on family size.

TABLE R-19

HOUSING AUTHORITY WAITING LIST**Applicants as of May 2, 1990****Household Income by Project***

Annual Income	Live Oak Public Housing	Yuba City Public Housing	Live Oak Elderly	Yuba City Elderly	Yuba City FmHA 514/516	Section 8	Total HH
\$0 - 1,999	0	0	0	0	0	1	1
2,000 - 3,999	1	0	1	0	1	18	21
4,000 - 5,999	8	5	6	0	5	37	61
6,000 - 7,999	24	42	39	9	23	244	381
8,000 - 9,999	19	36	6	1	25	210	297
10,000 - 11,999	9	20	2	1	20	71	123
12,000 - 13,999	2	10	1	1	5	61	80
14,000 - 15,999	2	9	0	0	7	37	55
16,000 - 17,999	1	7	0	0	2	21	31
18,000 - 19,999	0	1	0	0	1	6	8
20,000 - 21,999	0	1	0	0	3	5	9
22,000 - 23,999	0	1	0	0	2	1	4
24,000 +	0	0	0	0	0	1	1
Total Households	66	132	55	12	94	713	1,072
Median HH Income	\$8,000	\$7,055	\$7,051	\$7,333	\$9,440	\$8,538	\$8,485

*Note: 90% of the units on the waiting list are in the Very Low Income range while 10% are in the Low Income range. The Housing Authority indicates that the waiting list is reflective of its client make-up for the existing housing projects that it manages.

Source: Consolidated Area Housing Authority of Sutter County

e. Farm Worker Housing

Sutter County, as an agriculturally based County, needs to provide housing for migrant farm workers. However, the type of farming in Sutter County has undergone a change in the last several decades from labor intensive to machine-oriented crops. As with the State of California which saw a 22 percent decrease in the number of agricultural workers from 1950 to 1984, Sutter County has also seen a decrease during the same period. Because of this change, there has been a leveling-off of demand for migrant farm worker housing.

The 1990 Census reported 1,813 persons in the Sutter County unincorporated area whose occupation was in the Farming, Forestry, and Fishing category. Since Sutter County has no forestry industries and only one aquaculture operation, practically 100 percent of those persons are employed in agriculture. In 1980, the Census reported 2,129 persons with occupations in the same category; therefore, a 14 percent decline has occurred in Census reported agricultural employment from 1980 to 1990.

California Rural Legal Assistance (CRLA) has indicated the Census count for farm workers is actually low for a number of reasons, i.e., the Census is taken at the wrong time of the year to actually count all the workers in the area, many workers present are not counted as agricultural workers since they may be intermittently employed in other industries. Other workers are not found because they often live in non-traditional housing which have no formal addresses - e.g., cars, barns, sheds, the riverbottoms - they often live in dwelling groups which have multiple households at one address and they often have a limited ability to speak English and thus makes it difficult to determine their employment status.

The California Employment Development Department (EDD) has prepared an estimate of agricultural production employment for the Yuba-Sutter bi-county area for the last 20 years. That estimate had 5,650 agricultural production workers in the bi-county area in 1972, 4,900 workers in 1992, and 5,050 workers in 1990 (last year reported). Using the Federal Census ratio of total person employed by occupation in the agriculture for the two Counties for 1980 and 1990 and applying the unincorporated area's percentage for those years, it is estimated that unincorporated area's agricultural production work force for 1980 was 2,689 and was 2,167 in 1990. Using the same methodology and applying the 1990 Census ratios to EDD's 1997 bi-county projection for agricultural production workers, it is estimated that the Sutter County agricultural production work force will be 2,243.

Based upon La Cooperativa Campesina de California's papers, "Out In The Cold: Causes and Consequences of Missing Farmworkers in the 1990 Census" and "A Preliminary Assessment: the 1990 Census Undercount of American Farmworkers", CRLA has estimated that the count underestimates the peak farm worker population by 65 to 75 percent. The main cause for the undercount is the timing and the methodology of the count. As previously mentioned, the Census count is a one time count that occurs in the non-peak agricultural month of April. The EDD farm workers estimate is an annual average of it's monthly estimates. The annual average does not reflect the fluctuations of the farm worker population which occurs with the seasonal cycle of agricultural production.

The Housing Authority maintains 261 units for use by farm and migrant laborers. Of this number, 81 units are in a migrant farm labor project which is owned by the State of California and operated for a maximum of six months a year by the Housing Authority. The Housing Authority has indicated that many of their tenants who were in farm housing projects are no longer eligible for farm housing. The Authority noted that when farm laborers are trained and become skilled workers, they no longer meet the State's eligibility requirements for farm labor housing and are forced to move out although they may still meet the income guidelines.

The Farmers Home Administration has approved a Section 514 project on Franklin Road for a 100-unit farm housing project in the unincorporated portion of the Yuba City Urban Area near Yuba City. The first 52 units of this project were completed in the spring of 1990. The Housing Authority has indicated that although Sutter County still maintains a significant agricultural base, a large portion of the County's Yuba City Urban Area can not have housing projects financed by Farmers Home Administration because of their definition of a rural area.

In addition to these publicly maintained quarters, some privately owned, migrant quarters are maintained on individual farms in rural areas. These private, migrant units have declined in number in past years. This decline was caused by two factors -- the lessening reliance on migrant workers and the increased cost of maintaining the housing units in safe and acceptable condition. The Sutter County Zoning Code allows the establishment of on-site farm housing (mobile homes or conventional dwellings) for workers employed on the premises without formal approval requirements by the Planning Commission or the Board of Supervisors in agricultural areas. These units generally provide housing for long-term farm employees. The Community Services Department has seen an increase in the demand for dwelling units for single, agricultural employees in the agricultural area over the last several years. This increase seems to be related to changes reported by the Employment Development Department related to a lowering of reliance on migrant labor and an increase in permanent, year-round residential farm labor employment. Although the demand for farm labor housing appears to be declining, maintenance and enhancement of quality should be maintained.

The County also allows by use permit farm labor camps in the AG (General Agricultural) Zoning District and other farm labor or temporary, secondary agricultural labor housing, e.g., mobile homes, on non-agricultural unit parcels, i.e., parcels of less than 20-acres. Changes to the Sutter County Zoning Code have been included in this Element's work program to also allow non-labor camp, farm worker housing projects in unincorporated agricultural areas.

Additionally, farm labor housing is allowed as a matter of right on those properties zoned for multiple-family residential uses. Table R-27 and the map that follows inventories 197-acres on which such facilities may be constructed with either just a building permit or in conjunction with a use permit.

CRLA noted the need during the hearing process for cooperation in funding of housing projects for farm workers. The County has included in its work program a proposal to develop an affordable housing program for the unincorporated area. In developing that program, the County will consider the inclusion of farm worker housing programs. Additionally, the work program includes the support of the creation of a local non-profit housing corporation to work with the County in acquiring State and Federal funds for the development of affordable housing options.

During the public hearing process on the Housing Element, CRLA testified that many existing farm labor housing units are in deplorable structural and sanitary conditions. Sutter County Community Services Department personnel witnessed many similar problems to those discussed by CRLA during its 1990 survey of farm workers housing throughout Sutter County's unincorporated orchard areas as part of the 1990 Post Census Local Review.

CRLA spoke in favor of the County creating a pro-active code enforcement program to improve the condition of farm labor housing. The County's current code enforcement procedures require existing personnel in the Building, Environmental Health and Planning Programs to respond to complaints as part of their normal, daily duties. Specific complaints may be filed by individuals or third parties and will be processed by County personnel.

f. Housing for the Homeless

Housing programs for the homeless are generally targeted for two client groups - (1) local residents in need of emergency and/or long-term shelter and (2) transients. Transients requiring housing generally only require short-term or emergency shelter; however, the Sutter County Sheriff's Office and the Yuba City Police Department personnel have both indicated the development of a semi-permanent transient, homeless population living along the Feather and Sacramento Rivers in the unincorporated area. Estimates available in the fall of 1989 for this population group indicated that it is between 35 and 50 people. The 1990 Census listed 63 homeless people in Sutter County on Census date, all of them in the City of Yuba City and none in the unincorporated area. (Community Services Department staff checked several known locations along the Sutter By-pass and the Sacramento River during other field activity reviews shortly after Census date but did not find any persons at these locations. The Feather River locations were not checked.) The distribution was 22 in shelters for the homeless and 41 visible in street locations. No data exists on what portion of this population are families.

The Housing Authority provides long-term housing assistance to County residents. The Authority is required to provide preference to those families and individuals who meet their financial requirements and suddenly become homeless due to disaster or eviction. Unfortunately, since the Authority's units are nearly always occupied, they seldom have space available for those that suddenly become homeless. Additionally, as previously noted, the Authority only provides long-term housing, not short-term emergency housing. Those residents seeking short-term, emergency shelter must seek such help from one of several private, nonprofit organizations. The four primary agencies providing such assistance locally are the Salvation Army Family Service Center located in Marysville, the Red Cross, the Christian Assistance Network and the Depot Family Crisis Center. Other local religious organizations also provide some housing assistance.

The Salvation Army Family Service Center administers an emergency housing program for residents of Sutter and Yuba Counties. Their program, which is funded primarily by the Federal Emergency Management Agency (FEMA), is extremely short-term. It provides housing for only three days in a local motel. (The Service Center provides other assistance providing that donated funds are available; however, the other assistance is also short-term, generally not exceeding one week.) Under the FEMA program, all parties requesting assistance must have received an eviction notice to be eligible. The Service Center does not provide assistance under the FEMA program for disaster victims.

The Sutter County Welfare Department operates a homeless assistance program for those families eligible for and receiving aid for families with dependent children (AFDC). Their program can provide both temporary housing and assistance for permanent housing. The temporary housing program provides shelter for up to 16 days for homeless families having less than \$100.00 in resources. The permanent housing assistance program provides rent assistance for paying the security deposit, the last month's rental and P. G. & E. deposit if required. Assistance levels depend upon rental amounts and other income available.

Disaster victims, both major, such as the 1986 flood, or minor, such as an individual house fire, generally must seek assistance from the Red Cross. That agency provides short-term and some moderate-term assistance, but again they are limited by available funds. During a major disaster, the Red Cross provides mass care facilities as necessary.

The Christian Assistance Network (CAN) provides financial assistance for area residents equal to one month's rent or two weeks in a local motel for victims of fire or eviction. CAN also provides temporary shelter for transients of one to three days in area motels. Because of limited funds, CAN often refers requests for assistance to the Salvation Army.

The Depot, which reopened in December 1990 under the administration of the Salvation Army, provides moderate term housing, up to 60 days, for families and single women, with the priority going to persons with children. Currently the Depot can house up to 28 persons in its 7 bedrooms; with future planned expansion of two more rooms, an additional 8 to 10 people could be housed. The Depot usually has a waiting list of 12 to 15 people.

The only organization providing emergency shelter to transients on a consistent basis is the Twin City Rescue Mission located in Marysville. The mission is supported by private donation and provides meals and a place to sleep to transients for up to three days. The Mission has 27 beds and is currently expanding its facilities and adding 25 beds. The facility houses an average of 43 people per day. Nineteen percent of the individuals housed are women and 7 ½ percent are children. Additional capacity is available at this facility at this time.

Another need for emergency housing is for those individuals who are victims of family abuse. Casa de Esperanza provides shelter for battered women and children. Opened in 1977 and located in Yuba City, the shelter provides short-term housing of up to 30 days. The shelter is funded through various State and federal emergency and shelter housing grants and programs as well as receiving use of their building by the County for \$1.00 per year. In 1988, Casa de Esperanza completed an

expansion of their facility to 30 beds through the use of Housing and Community Development Block Grant Funds, Emergency Shelter Funds, and private in-kind donations of the area's various service clubs. During the public hearing process for the housing element revisions, representatives from Casa de Esperanza indicated that they regularly are asked to house from 45 to 60 people. Casa is currently attempting to obtain funds for another expansion in order to add an additional 15 beds. Casa noted that due to reductions in both state and federal funding, they will be losing several funding sources which will therefore necessitate a reduction of staff and services.

Facilities that provide temporary housing for displaced juveniles, unwed mothers and alcoholics are located primarily in Marysville. In addition to special facilities, Sutter County has made arrangements with private homes for temporary foster care of displaced children. With the exception noted below, it appears that these facilities are adequate for the near future and a reappraisal should be done in three or five years.

During the February 1991 public hearings, Casa de Esperanza noted that they are being requested by local welfare and law enforcement agencies to house juveniles. Casa stated that due to recent growth in the area, the local area lacks sufficient foster care facilities to meet the current need; therefore, Casa is continually being requested to provide necessary shelter.

Based upon the periodic existence of homeless people along the rivers, it would appear that additional shelters may be needed locally. Comments received from CRLA on the 1991 Housing Element would appear to support this supposition, although Census data indicating 63 homeless individuals in Sutter County with 41 not in shelters and all of those located in the incorporated communities would not appear to support an additional need in the unincorporated area.

A survey of existing, vacant unincorporated lands in the Urban Area conducted in 1990 identified several sites with appropriate zoning for supported housing or shelter facilities. The survey found sites containing a total of approximately 43 acres which need only building permit approval and approximately 86 acres which require use permit approval for such a facility. Table R-27 in Section 11 (b)(1) lists residential, commercial and industrial properties totaling 197 acres in the unincorporated Yuba City Urban Area on which such a facility could be allowed.

7. Local Housing Programs

The principal agencies providing long term housing assistance in Sutter County are the Consolidated Area Housing Authority of Sutter County and the Farmers Home Administration (FmHA). As of March 1990, the two agencies provided assistance to 1,393 units county wide. That figure represents over 6.03 percent of the County's households. (Table R-17 lists those assisted units by program, and Table R-20 lists housing assistance program target groups.)

TABLE R-20

EXISTING ASSISTED HOUSING UNITS
(March 16, 1990)

Program	Sutter County (Unincorporated)	City of Yuba City	City of Live Oak	County Total
Public Housing	0	124	80	204
Section 235/236	0	222	0	222
FmHA 502/515	150	0	0	150
FmHA 514/516	52	180	0	180
Migrant Services	0	82	0	82
Section 8	24	502	29	555
Total	226	1,110	109	1,393

The Housing Authority is funded principally by Federal funds. They administer local programs for the U.S. Department of Housing and Urban Development (HUD), FmHA and the State of California Department of Housing and Community Development. They also own and operate a 44-space trailer park, but this is not included as part of the total number of assisted housing units.

The principal source of new assistance for the Housing Authority is the Section 8 program from HUD. Over the last several years, the Housing Authority has received authorization for approximately 90 additional units county wide from this program. Sutter County has continually supported the Housing Authority's annual application to HUD for additional Section 8 units.

Additionally, the Housing Authority has completed construction of the first 24 units of elderly/handicapped housing which was approved by the voters of Yuba City by referendum. No similar Article 34 authority exists in the unincorporated area. In order to promote additional affordable housing opportunity, the County has included a work program that it will place on the ballot, an Article 34 referendum.

TABLE R-21

SOURCES OF FUNDING FOR HOUSING

Section 8 (HUD)	Low-income rental assistance	Private Apartment owners
Section 202 (HUD)	Elderly & handicapped	Private or non-profit organizations
Section 312 (HUD)	Rehabilitation loans	Private owners
Section 502 (FmHA)	Home ownership & rehabilitation	Private individuals
Section 504 (FmHA)	Home repair	Low-income persons
Section 515 (FmHA)	Rural rental	Public & private organizations
Section 514/516 (FmHA)*	Farm labor housing	Public/private farmer corporations

* Requires that the local community pass a new Article 34 referendum to authorize additional assisted housing.

The following were the 1991 Fiscal Year appropriation levels for various U.S. Department of Agriculture Farmers Home programs:

<u>Section</u>	(Dollars in Millions)
502	\$1,225.5
502 (unsubsidized)	50.0
502 (guaranteed, subsidy)	30.0
502 (guaranteed, no subsidy)	70.0
504 Loans	11.3
504 Grants	12.5
509(c)	0.5
514 FLH loans	16.3
515 Rental loans	573.9
516 FLH loans	11.0
521 Rental assistance	308.1
523 S/H grants	8.8
523 Site	0.5
524 Site	0.6
533 Preservation grants	23.0
TOTAL	\$2,343.0

The Housing Authority provides rental assistance programs and has been approached by HUD to administer a Section 8 Modified Rehabilitation Program. This program provides \$5,000 to \$10,000 of low interest rehabilitation loans per unit as long as the unit will be made available for long-term use under Section 8 Rental Assistance. The Housing Authority has indicated to HUD that they are interested in the program, but because of the staffing responsibilities it would require, they need an initial allocation of 75 to 100 units. Their Section 8 allocation has been increased about 35 units annually. Beginning in 1989, the Section 8 program switched from a certificate program to a voucher system. The voucher system differs from the certificate system by setting a range of rents based on the applicants income. The applicant must then rent in the prescribed range.

The Farmers Home Administration (FmHA) finances several housing projects in the unincorporated portion of the urban area. FmHA finances new construction projects, home purchases and rehabilitation, as well as some renter assistance. Because of restrictions, they may only undertake projects in rural areas or communities of less than 10,000 population. Because of this restriction, they are unable to finance projects or housing in a large portion of the Yuba City Urban Area.

FmHA also provides assistance through their home loan program for the purchase of dwelling units in the unincorporated area.

Mortgage Insurance Programs - Several programs are operated by HUD for individual homeowners and groups for single-family, small apartments, mobile home parks, nursing homes, home improvement, credit risks, condominiums, new and existing multiple-family housing, cooperatives and low and moderate income persons. In addition, the Veterans Administration sponsors mortgage insurance plans for homes and mobile homes. The Veterans Administration also offers home purchase grants to disabled veterans.

Yuba City and Sutter County both converted portions of allocations of Mortgage Revenue Bond capacity to the Mortgage Credit Certificate (MCC) program. The MCC program provides a reduction in federal taxes owed by low- and moderate-income households (under \$45,770 depending on family size in 1991). The reduced tax liability for first time homebuyers provides additional disposable income that can be used to qualify for financing housing. The Housing Authority of Sutter County has been assigned to administer the program. It had issued 226 certificates between the inception of the program on April 28, 1988 and December 1989 under the program's initial allocation. In 1990, the Housing Authority, acting as agent for the City of Yuba City and the County of Sutter, received allocations for an additional \$3,000,000 which will equate to approximately 50 MCC units. The County, jointly with the cities of Live Oak and Yuba City, obtained in February 1991, an additional allocation of \$10,000,000 which will allow approximately 158 additional MCC units county-wide. Table R-22 contains a break down of the first 226 MCC units of the dwelling sale price and the household income of the purchasers from 1988 to 1989.

During that period, the MCC program issued certificates for 104 dwelling units in the unincorporated area with a total valuation of \$8,229,233.00. Average household income was \$29,092 with 26 percent below area median income. Twenty-six percent of the households had four or more persons and 24 percent were minority households.

TABLE R-22

MORTGAGE CREDIT CERTIFICATE PROGRAM - 1988 TO 1989

	Dwelling Sales Price								
Sales Price	Tract 501	Tract 502	Tract 503	Tract 504	Tract 505	Tract 506	Tract 507	Tract 509	Total
\$0 - 29,999	2	0	0	0	0	0	0	0	2
30,000 - 39,999	0	1	1	0	0	0	0	0	2
40,000 - 49,999	2	0	3	0	3	1	1	0	10
50,000 - 59,999	3	7	12	0	9	4	2	0	37
60,000 - 69,999	9	19	5	6	8	1	5	0	53
70,000 - 79,999	6	5	7	8	16	4	6	0	52
80,000 - 89,999	12	1	5	2	11	3	0	2	36
90,000 - 99,999	8	0	0	2	1	6	0	0	17
100,000 - 119,999	0	0	0	1	3	13	0	0	17
Total Units	42	33	33	19	51	32	14	2	226
Median Value	\$80,833	\$64,474	\$61,000	\$74,375	\$73,437	\$95,000	\$68,000	\$84,435	\$71,731
Household Income	Household Income of MCC Dwelling Units								
\$0 - 14,999	0	0	0	0	1	0	0	0	1
15,000 - 19,999	3	3	3	0	6	1	0	0	16
20,000 - 24,999	7	5	8	2	10	3	2	0	37
25,000 - 29,999	10	10	7	4	13	3	4	0	51
30,000 - 34,999	17	9	14	10	15	12	4	1	82
35,000 +	5	6	1	3	6	13	4	1	39
Total Units	42	33	33	19	51	32	14	2	226
Median Value	\$30,294	\$29,250	\$28,928	\$31,750	\$28,462	\$33,750	\$31,250	\$33,648	\$30,488

Source: Consolidated Area Housing Authority of Sutter County

The Yuba City Redevelopment Agency will set aside 20 percent of the property tax revenue increment for housing rehabilitation and new construction. Starting in 1990, about \$132,000 per year may be available. It is anticipated that the Housing Authority will administer the program. These funds, although generated by the Yuba City Redevelopment Agency, may be utilized in the unincorporated area. The City has assigned \$90,000 of CDBG "entitlement" funds as seed money for the program in 1990.

On November 28, 1991, the President signed the Cranston/Gonzalez National Affordable Housing Act. The Housing Assistance Council, Inc., describes this new legislation as.."the most significant advance in housing programs since the Housing and Community Development Act of 1974." Further, they go on to say that the..."new legislation charts a somewhat different path for future housing programs by providing grants to states and entitlement communities, rather than categorical programs, and permitting local jurisdictions considerably more latitude in the ways the funds may be used. It requires, in most cases, substantial matching funds from the local recipients".

The Cranston/Gonzalez Act, in choosing the block grant approach to funding housing programs, may not have selected the most effective means of delivering housing resources, however, the Act does designate 40 percent of its funds for rural programs. For the most part, those rural programs are to be carried out by Farmers Home Administration.

In 1990, the State enacted general obligation bond programs established by Proposition 77 (California Earthquake Safety and Housing Rehabilitation Bond Act of 1988) and Propositions 84 and 107 (Housing and Homeless Bond Acts of 1988 and 1990, respectively) are being implemented by the State of California Department of Housing and Community Development to help finance low- and very low-income housing projects and programs. These funds may be used for the following activities:

- Acquisition and rehabilitation of rental housing and residential hotels;
- Rehabilitation of owner-occupied housing;
- Seismic rehabilitation of multi-family rental housing;
- Rental housing construction;
- Acquisition and rehabilitation of emergency shelters;
- Development of migrant farm labor centers; and
- Development of congregate housing for families and the elderly.

Available programs which could provide funding for various housing activities in Sutter County to either government agencies or non-profit corporations are:

- Housing and Community Development Block Grant: Federal program administered by the State of California Department of Housing and Community Development. Program funds available on a competitive basis for various types of projects.
- Family Housing Demonstration Program: Development of new affordable rental or cooperative housing that provides on-site support services for low-income families. Program provides 20 to 40-year, 3% interest, deferred-payment loans to decrease construction and long-range operating cost for community or congregate housing which may be conventional rental units or units in a cooperative.
- California Energy Conservation Rehabilitation Program: Provide assistance for low income households in energy rehabilitation of owner and rental farmworker housing, residential hotels and rental housing occupied by the elderly or handicapped. Program provides grants of up to \$2,000 and loans of up to \$5,000. Loans are deferred and may be forgiven upon meeting specific criteria.
- Predevelopment Loan Program: Provides predevelopment capital for starting low-income housing projects. Terms are seven percent (7%) loans for up to three (3) years.
- Emergency Shelter Program: Provides grant funds for emergency shelters for homeless individuals and families.
- Farmworkers Housing Grant Program: Program provides construction or rehabilitation grants for the purpose of providing owner-occupied and rental units for low-income agricultural workers. Providing conditions of grant are complied with, no repayment is required. Requires 50% matching funds.
- Federal Emergency Shelter Program: Grant assistance for the provision of emergency shelter for homeless individuals and families.
- Senior Citizen Shared Housing Program: Grants to assist in the development and operation of senior citizens match-up or shared group resident programs.
- Mobile home Park Assistance Program: Provides low interest loans for low-income resident purchase of mobile home parks.

In addition to the preceding State and federal programs, this Housing Element proposes the creation of an inclusionary housing program to further increase the supply of housing available to low-income households.

8. Special Housing Problems

a. Conversion of Rental Units to Condominiums

From January 1978 to July 1984, Yuba City has had requests to convert 201 apartment units into condominiums. That number represented 5.0% of the 3,989 rental units surveyed in the 1980 Census. As of July 1989 none of these requests have been converted.

The conversion of rental units pose several significant questions. When rental units are converted to condominiums, the stock of rental units is depleted, thereby putting pressure on the rental housing market. This added pressure drives up rental rates as well as creating an artificial shortage of rental units.

A more significant problem can occur if there is a forced eviction of existing tenants by new owners, either because of a rental rate increase or the desire of the new owner to occupy the unit. Eviction of tenants can cause particularly severe hardships on the elderly and low income families when done with little notice or at a time of extremely low vacancy rates.

Additionally, neither the State's Subdivision Map Act nor the Planning and Zoning law pre-empt local communities from further regulating the conversions of rental units. Yuba City, which contains 86 percent of the entire 1990 Sutter County rental apartment stock, has adopted regulations governing those conversions. The major points of those regulations are as follows:

- 1) That a vacancy rate above five percent of all rental units exists prior to allowing conversion. This provides that an adequate supply of alternative rental housing units is available for those tenants being displaced and for new households forming in the community.
- 2) That notice is provided to existing tenants to allow them sufficient time to be heard in the planning process and, if necessary, to start making plans for alternative housing.
- 3) That assistance for relocation is provided for those families with children, elderly or handicapped. This requirement is necessary in order to avoid placing an undue burden on those families for which a forced relocation can most severely affect.
- 4) That the existing physical facilities be brought up to a stated minimal level of soundness and livability and that future owners be provided a warranty against unexpected major repair or replacement cost.
- 5) That diverse financing terms are available to allow existing tenants the opportunity to purchase their home.

Although not a significant problem now, as the Urban Area grows, the potential for substantial disruption of the existing residences in apartment complexes in the unincorporated area will increase. It is therefore advisable for the County to adopt a conversion ordinance similar to the one currently in force in Yuba City.

b. Conversion of Mobile Home Parks

A second type of conversion activity and one that can be significantly more disrupting than the conversion of apartments, is the conversion of a mobile home park to another type of use or ownership, e.g., conversion to a shopping center or to a mobile home subdivision. Generally, the lessee of a space in a mobile home park owns the mobile home. That mobile home can be worth between \$20,000 and \$60,000 and can cost up to \$4,000 to be moved. Most mobile home park residents are over the age of 50 with a very high percentage being retirees on fixed incomes. A \$4,000 moving expense may be beyond their means; therefore, they are forced to sell their home or go into debt which may force a lifestyle change.

Additionally, when a mobile home park is converted to a commercial or industrial use, the conversion destroys that residential neighborhood, completely disrupting the lives of its residents. Friendships that may have existed for a decade or more over the back fence will have been severed.

If the conversion of the park is from a rental park to a mobile home subdivision, the total effect upon the neighborhood is not quite so devastating; however, the effect upon many of the individuals who may be forced to move is still the same.

If the residents cannot afford the \$30,000 to \$40,000 cost of purchasing the lot that they lease, then they may still be forced to move. If they are lucky, they may be able to sell their mobile home to the party who purchases the space upon which it sets. However, that is not likely since most people who spend upward of \$40,000 to purchase a mobile home subdivision lot would usually desire to place a new mobile home to put on the lot.

Therefore, the existing residents of a mobile home park have a problem. If they cannot afford to purchase the lot and the new landowner does not want to purchase the mobile home, they are forced to either move the mobile home to another lot or sell to another party at a substantial loss.

The problem with moving a used mobile home to a new lot in another mobile home park is three-fold. First is the cost -- as stated earlier -- it can cost upward of \$4,000 to move a mobile home.

Second, is the availability of vacant mobile home lots. As of December, 1990, there were 1,048 permanent mobile home park spaces in the 21 mobile home parks in the County. With a vacancy rate of approximately two percent in the Yuba City Urban Area, if even the smallest park were to convert to a subdivision or other use, many residents would have to leave the Yuba City Urban Area.

Some hope for betterment of the extremely low vacancy rate does exist. The Del Wayne Mobile Home Park on Pease Road has completed construction of the 113 units in phase two of that project. Phase one had 103 spaces for a total of 216 spaces in the park.

In mid-1989, the Yuba City Urban Area contained 2,740 acres of vacant planned and/or zoned residential property. Since all of this acreage can be developed at densities suitable for mobile home parks, it is therefore, all available for that use. Full urban services are readily available at this time to about one-half of the area.

Finally, the third major problem with moving a used mobile home is finding a park that will accept it. Most first class mobile home parks, in order to assure themselves a good visual image and retain their top-of-the-line standing, do not allow used mobile homes into the park. Mobile home parks such as Del Prado, Village Green, and Del Wayne Estates, will only accept new mobile homes in new setups. Therefore, if a resident of a first-class park is faced with a conversion and cannot afford to purchase his lot, that resident is forced to accept a somewhat less desirable living environment in order to retain his existing home.

Getting back to the primary premise, it is fairly obvious that the conversion of a mobile home park to another use -- either commercial/industrial or mobile home subdivision -- can lead to a fairly substantial disruption in a neighborhood and/or the lives of its residents. Current State provisions provide very little protection to the residents, leaving it to the local communities to be sensitive to the needs of their citizens. Given the substantial disorganization a conversion can cause, requirements similar to apartment conversion requirements could be imposed.

- 1) The applicant shall provide a relocation plan that effectively provides assistance to all parties being displaced. The relocation plan shall include a survey of alternative sites available and their comparative cost, provision for payment of one-half of the expense of moving any mobile home that must be relocated, provisions for 180 day notice to tenants prior to termination of tenancy, and provision for a 120 day period after recording the final map, parcel map or other action granting final approval to a conversion project prior to termination of tenancy.
- 2) Conversion projects shall not be approved unless adequate provisions for the relocation of all tenants forced to relocate has been provided. Tentative maps, development plans or other permits as necessary, shall be conditioned to assure that adequate, reasonable relocation assistance is provided.
- 3) The applicant for conversion shall provide a current list of names and addresses of all tenants. All tenants shall be provided notices of all hearings related to any conversion.

The State does provide some assistance in the form of both grants and loans for mobile home owners to purchase the mobile home parks in which they reside. Generally this assistance is directed towards lowering or off-setting the purchase cost for low income residents of the parks.

9. Energy Efficient Housing

Over the last decade, the cost of running a household has risen dramatically. A major part of that increase is due to energy costs which have risen approximately 90% between 1985 and 1989. As the cost of home energy goes up, fewer dollars become available for food, clothing, house payments or other portions of a family's monthly budget.

In order to restrain the cost of energy, all levels of government have tried to promote programs of conservation. In Sutter County local energy programs have been limited to enforcement of building code requirements that result in some energy savings for new construction. This may not be sufficient to meet residential needs in the future. Of 24,163 total County housing units in 1990, approximately 30 percent were built after 1975. The remaining 70 percent or so were built during an era of very little concern for energy costs. While these pre-1975 units are generally sound housing, many of them are energy inefficient and could benefit from cost-effective retrofit programs.

The unincorporated area's data from the 1990 Census is not yet available; however, it is estimated that 43 percent of that area's housing units are post-1975 construction. The higher level of post-1975 units in the unincorporated area versus the County as a whole appears to be due to the annexation by the City of Yuba City over the 1980's decade of approximately 600, pre-1975 dwelling units.

Table R-23 lists programs active in Sutter County that provide energy audits of existing dwelling units. The audit program is valuable in determining energy or heating envelope loss to the outside and, thereby, indicating where repairs may be necessary. Some of the programs also offer low interest loans and/or grants to qualifying individuals for home weatherization repairs.

TABLE R-23

<u>Organization Providing Assistance</u>	<u>Target Group</u>	<u>Type of Assistance</u>
PG&E	No specific target group	Energy audits and zero interest loans for home weatherization
Consolidated Area Housing Authority of Sutter County	Low income, seniors and landlords	Energy audits and assistance in obtaining weatherization repairs and financing from others
Rural Opportunity Resource Center	Low income households and seniors	Energy audits, minor home repairs and weatherization at no cost to qualified party

Recognizing the need for energy efficient housing, the Yuba City Housing Assistance Plan (HAP) proposes an annual assistance to 84 units of low and moderate or elderly/handicapped housing. This identified assistance need is probably lower than the total annual assistance provided by the agencies identified in Table R-23 as providing some form of housing energy assistance.

Additional energy savings are possible through changes in local zoning ordinances, design alternatives, subdivision review procedures, environmental assessments and implementation of State mandates such as the Solar Rights Act of 1978 and the Title 24 building standards effective July, 1983.

10. Housing Rehabilitation and Replacement

Expressing the belief that retaining existing housing stock in a safe, sanitary and sound condition is of utmost importance, the Sutter County Housing Advisory Committee and other interested groups and individuals recommended that a housing rehabilitation program be developed. As part of it's application for Community Development Block Grant funds in 1977, Sutter County proposed a rehabilitation program directed toward low and moderate income families to be operated by the Housing Authority. The applications failed to receive funding.

Some improvement in the housing stock appears to be occurring without direct local government assistance. Some deteriorated and dilapidated houses are being replaced through attrition, although at a very slow rate. Private rehabilitation of older units appears to be increasing as new housing costs soar and market forces provide a more favorable return on investments. Some minor housing repairs are also provided as part of the weatherization programs listed in Table R-23.

TABLE R-24

HOUSING STRUCTURE AGE*

Year Structure Built	Sutter County	Yuba City	Live Oak	Sutter Uninc.
1980 - 1990	4,294	2,240	311	1,743
1975 - 1980	4,455	2,302	191	1,962
1970 - 1974	2,617	2,302	135	1,440
1960 - 1969	4,721	1,707	182	2,832
1950 - 1959	3,499	1,521	177	1,801
1940 - 1949	2,331	1,061	176	1,094
Pre-1940	2,639	835	198	1,606

* The 1980 - 1990 period is based upon building activity reports for that period. Data from 1980 and earlier is based upon the 1980 Census. Actual 1990 jurisdictional distribution will be different due to annexation of almost 600 dwelling units to the City of Yuba City from 1980 to 1990.

As an inducement to rehabilitation, Yuba City conducts an ongoing improvement district program. The City contributes substantially to street and other infrastructure improvements in areas needing that kind of rehabilitation. The general visual and structural improvement of the streetscape has encouraged the investment of private funds in rehabilitation and upkeep of nearby dwellings.

In 1989 the housing conditions for the unincorporated area of Sutter County were evaluated by Rural California Housing Corporation based upon State Department of Housing adopted criteria which rated the conditions of five housing elements: foundation, roofing, siding, windows and doors. Table R-25 is limited to unincorporated areas that have a community water system and at least ten housing units per square mile. The housing units ranged from standard, no repair, to dilapidated, meaning all rated systems need repair and compliance with the Uniform Building Code would not be cost effective.

Based upon the 1989 survey of Sutter County unincorporated housing rehabilitation needs, demographic and economic conditions, the Rural California Housing Corporation presented the following recommendation to Sutter County in their report:

1. Adopt a housing rehabilitation program to correct health and safety hazards in deteriorated housing and to extend the useful life of structures. The County's program may include replacement housing for those units beyond cost-effective repair. Replacement housing could be limited to structures with the most serious health and safety deficiencies and where the cost of new construction is less than the cost of rehabilitation to Uniform Building Code or Uniform Housing Code (rehabilitation) standards.
2. Priority in program services should be given to the smaller, rural communities where housing rehabilitation need is proportionally highest (East Nicolaus, Meridian, Nicolaus, Rio Oso, Robbins, Trowbridge, and Tudor). In these communities, an average of 61% of the total 486 dwelling units are in need of repair, with 39 dilapidated houses. The pockets of deteriorated housing in the unincorporated area surrounding Yuba City may be aggregated to produce program serviceable target areas with a sufficient number of households to justify a program's administrative cost.
3. The housing rehabilitation program adopted by the County should develop the ability to use a variety of funding sources and engage different strategies for improving deteriorated housing. In the small pockets of substandard housing around Yuba City, for example, "block" approaches emphasizing specific cooperative activities (clean-ups, assistance to an elderly homeowner, for example) may generate interest in rehabilitation. In other areas, coordinating rehabilitation financing with water and/or wastewater improvements in low-income neighborhoods could buffer the infrastructure costs while removing the housing's other health and safety problems.
4. Because of the high correlation between low-income household residency and deteriorated housing, the County should pursue housing rehabilitation financing with subsidies to assist low-income homeowners. Deferred payment loans, grants, and below market interest rate loans are types of subsidized financing available through the State of California's Small Cities Community Development Block Grant Program, Farmers Home Administration Section 502 home repair loans and Section 504 home repair loans and grants. The State's Proposition 77 Housing Rehabilitation Program, expected to be implemented in autumn of 1989, may provide counties with a commitment of rehabilitation funds similar to (though not as flexible as) CDBG financing.

5. Sutter County should consider the development of housing rehabilitation programs for rental property owners to correct code violations. The concurrent development or implementation of a code enforcement program aimed at the removal of health and safety threats in rental housing could provide incentives for owner participation. The use of the State's Revenue and Taxation Code Section 17274 is advised, which permits local governments to disallow property tax deductions for rental property owners of substandard housing; the State Franchise Tax Board returns the difference to the locality. Rental housing financing for properties with low-income tenants is available through the State's Rental Rehabilitation Loan Program (Proposition 77), HUD's Rental Rehabilitation (matching funds) programs, and Community Development Block Grant funds.
6. The County may wish to complement its housing code enforcement program with an abandoned vehicle abatement program and nuisance abatement activities.

As part of its 1989 Community Development Block Grant (CDBG) from the State Department of Housing and Community Development, Sutter County was funded for a housing rehabilitation program. That program which is being administered by California Rural Housing Corporation, received funds sufficient for the rehabilitation of approximately 14 dwellings in the rural communities of the County. Approval for funding of additional units as well as a neighborhood rehabilitation program will be sought in forthcoming years through the CDBG program.

TABLE R-25

1989 HOUSING CONDITION SURVEY - SUTTER COUNTY

CONDITION	NUMBER OF UNITS	PERCENT OF TOTAL
East Nicolaus		
Standard	28	36%
Minor	11	14%
Moderate	18	23%
Substantial	11	14%
Dilapidated	9	12%
TOTAL	77	100%
Meridian		
Standard	40	30%
Minor	17	13%
Moderate	36	27%
Substantial	22	17%
Dilapidated	17	13%
TOTAL	132	100%
Nicolaus		
Standard	18	51%
Minor	6	17%
Moderate	5	14%
Substantial	5	14%
Dilapidated	1	3%
TOTAL	35	100%
Rio Oso		
Standard	54	60%
Minor	14	16%
Moderate	14	16%
Substantial	4	4%
Dilapidated	4	4%
TOTAL	90	100%

TABLE R-25 CON'T.

CONDITION	NUMBER OF UNITS	PERCENT OF TOTAL
Robbins		
Standard	55	34%
Minor	20	12%
Moderate	32	20%
Substantial	46	29%
Dilapidated	7	4%
TOTAL	160	100%
Sutter City		
Standard	528	60^
Minor	134	15%
Moderate	163	18%
Substantial	32	4%
Dilapidated	23	3%
TOTAL	878	100%
Trowbridge		
Standard	4	36%
Minor	2	18%
Moderate	4	36%
Substantial	0	0%
Dilapidated	1	10%
TOTAL	11	100%
Tudor		
Standard	34	48%
Minor	14	20%
Moderate	18	25%
Substantial	1	1%
Dilapidated	4	6%
TOTAL	71	100%

TABLE R-25 CON'T.

CONDITION	NUMBER OF UNITS	PERCENT OF TOTAL
Yuba City Urban Area (Unincorporated)		
Standard	4,241	72%
Minor	793	13%
Moderate	627	11%
Substantial	87	1%
Dilapidated	144	3%
TOTAL	5,892	100%
Sutter County Total (Unincorporated)		
Standard	5,002	68%
Minor	1,011	14%
Moderate	915	12%
Substantial	208	3%
Dilapidated	210	3%
TOTAL	7,346	100%

Source: RCHC Housing Conditions Report, 1989

11. Constraints on the Housing Market

The ability of the housing market to supply an adequate number of new dwellings to meet annual demand is affected by a variety of influential factors including, but not limited to, material, labor, capital (financing), land and holding costs. These factors may be generally classified as those which operate as a result of local government action.

In general, private market forces affect raw land, development of land, building construction, interest, profit, overhead, and marketing costs. Local government forces affect raw land, development and fee and permit costs. Processing time for projects which conform to the General Plan and are located within the Yuba City Urban Area is generally only a matter of one or two months and is not a problem in Sutter County. Applications which do not conform to the General Plan and/or are outside of the Yuba City Urban Area have a significantly longer processing time since they will require a County policy change. The additional processing time can therefore have an effect on interest charges.

For the sake of this element, local government building code regulations are considered as not having an effect on the cost of constructing the dwelling itself. The construction of the dwelling is regulated by the Uniform Building Code or other similar nationally published standard, and with minor exception, does not change to any great degree from community to community unless that other community adopts additional requirements.

a. Private Market Constraints

Local real estate listings for January 1991 indicate that within the Urban Area, a new three-bedroom, two bath, single-family detached tract house of just over 1,350 square feet on a 7,000 square foot lot can be purchased for approximately \$110,000 depending on the location and the individual builder's choice of minimum "extras". Several builders include landscaping of the front yard, complete fencing, microwave ovens, etc. In 1984, a slightly smaller house of 1,300 square feet on a 6,000 square foot lot was evaluated and found to have an average sales price of \$70,000. The adjusted 1991 sales price of \$110,000 has been broken down in Table R-26.

These cost figures may vary depending upon whether the site is within the City or County, its proximity to or extent of existing public facilities, size of the project, density and other factors. The following sections provide a more detailed explanation of the components listed in Table R-26.

1) Land Cost and Availability

Land cost for residential development, not including lot development costs, has increased significantly during the 1980's. These cost were 8% in 1982 of the final sales price of the dwelling unit. During the mid-1980's, this cost increased to 13% of the total dwelling cost, but by late 1990, it dropped back to 8%. This cost may vary depending upon project density, location, existence of nearby infrastructure and type of development. For example, land located on the periphery of the Yuba City Urban Area may be less expensive than land more centrally located but may require the extension of costly utilities. Outside the County's urban areas, raw land costs are considerably

cheaper on a per-acre basis. But because of the large minimum lot size due in part to a lack of a sanitary sewage system and public water, the net saving is not that great. Overall, raw land and lot improvement costs contribute approximately 29% to dwelling costs.

As previously noted, the direction of the last decade has been toward multiple-family housing development as a larger percentage of the total units being constructed. This is due in part to the lower cost per unit price of multiple-family housing. Part of this saving can be attributed to higher densities, thus spreading the costs of land and development over more units. For example, at land costs of \$40,000 per acre for a single-family residence in Yuba City and lot development costs of \$21,500 per lot, total land and development cost is \$31,500 per dwelling. However, multiple-family housing -- even with a higher raw land value cost -- can reduce overall land and lot development cost to between \$7,000 and \$10,000 per dwelling.

Within the Yuba City Urban Area, as of August 1989, there were approximately 2,740 acres of vacant land that could be developed residentially (2,329 acres of low density and 411 acres of medium density residential). Based upon the projected need for a total of 35,160 housing units in the Yuba City Urban Area by 2015 (Table R-2), approximately 2,103 additional acres of land will be needed to be developed for residential uses (1,665 acres at low density residential and 438 acres at medium to high density residential). The Yuba City Urban Area has over 600 more acres of residentially designated land than will be needed between 1990 and 2015.

TABLE R-26

MAJOR COST COMPONENTS - SINGLE-FAMILY RESIDENCE

Lot - Land Cost & Development Cost	\$31,500	29%
Building (construction labor & materials)	\$50,700	46%
Interest	\$4,400	4%
Fees & Permits	\$6,900	6%
Profit, Overhead & Marketing	\$16,500	15%
TOTALS	\$110,000	100%

2) Construction Material and Labor Costs

Construction materials and labor costs together represent the single largest component of the final purchase price of a home. For a single-family residence, they account for 46% of the cost of a local development.

Material and labor are increasing at a faster rate than the Consumer Price Index (CPI). Data supplied by Bank of America's Appraisal Department shows a 191% increase in labor and material costs from 1974 to 1980, while the CPI increased 175% during the same period. For the years between 1981 and 1989 it is estimated that lumber costs increased 25 percent. One major reason for this increase is the tremendous growth in the cost of energy. Harvesting, manufacture and transportation of building materials involves a substantial use of energy in one form or another. Therefore, increases in material costs are directly related to increases in energy costs.

Labor costs, like material costs, have risen at a rate which exceeds the CPI. The average labor cost increase from 1974 to 1980 was 183%. Several alternatives are available for reducing the labor costs of a dwelling. Some benefits are derived due to the scale of large construction projects. When a single developer can maintain a crew on a year round basis, minor cost savings can occur.

The best mechanism for reducing labor costs is the use of a non-site labor force. Average 1980 labor costs for site-built "stick housing" was approximately \$20.00 per hour. At the same time, labor costs for manufactured housing (including mobile homes) were running between \$6.00 to \$10.00 per hour. Manufacturers of factory-built housing claim savings of several thousand dollars per unit. However, there is some reluctance on the part of the public to purchase a manufactured house. A local manufacturer of mobile homes has indicated that mobile homes compatible to site-built units can be provided at a cost savings of \$5,000 to \$7,000 per unit.

3) Financing

One of the major obstacles of new housing during the early 1980's was the extremely high cost of financing. With interest rates twice soaring to record rates of over 20%, new housing construction plummeted. Then in 1983 interest rates started to drop, but that relief was not sufficient to restore building activity to pre-1980 levels. After 1984 the housing market began to pick up with interest rates reaching a low of 8% in 1987. By December, 1990, interest rates were approximately 9.75% and then returning to a low of 8.5% by February 1992.

Interest rates affect purchase price in two different ways. First, a developer or builder usually obtains a loan to finance usually "prime plus" or the prime rate plus some additional fixed percentage. The withdrawal of funds for construction usually occurs over a period of time. For the sake of illustration, assume it costs \$110,000 to build a house and that the entire sum is loaned for one year. If the interest rate were 20%, then the financing charge would be \$22,000, and the purchase price becomes \$132,000 (the actual purchase price will be higher because of whatever profits are involved). However, if the interest rate for the construction loan were only 12.5%, then the financing cost would only be \$13,750, and the basic sales price is reduced to \$123,750.

The second more pronounced manner in which financing affects the selling costs of a residential unit is the interest rate on long-term mortgages. Assuming the borrower has a conventional mortgage at 10% interest and with a 10% down payment on a \$110,000 home, monthly payments on principal and interest would be \$837. The same home and down payment with a 12% loan would require a \$972 monthly payment (a rough approximation of loan costs is \$8.00 per month per \$10,000 of loan amount). Using the 30% federal overpaying standard as a guide, family income would have to be \$2,740 per month for a loan at 10% interest and \$3,240 a month at 12%.

As interest rates increase, fewer and fewer families can qualify for a home mortgage. Many banks and other private lending institutions use a figure of one-third of a family's monthly income as a standard when computing maximum monthly mortgage payment limits instead of 30%. On the surface this higher proportion of monthly gross income would appear to allow more low-income families to qualify for a home loan. However, when lending institutions compute monthly mortgage limits for loan qualification purposes, adjustments are made based on several factors, including after-tax disposable income and minimal monthly life style expenses. In general, the lower the overall family income, the more likely it is that a loan will not be approved if it requires a payment over 25% of the monthly income.

An additional problem faced by the prospective home purchaser is the accumulation of capital for a down payment. Until early 1978, most conventional home loans required a down payment of 10% or less. In 1978, in order to discourage housing speculation, many lending institutions typically tightened credit requirements to require a 20% down payment. On a \$120,000 home, the change in minimum down payment means a family must now have \$24,000 instead of \$12,000 as previously required. Given current conditions, however, down payments are generally being required at the lower levels.

Financing also creates a problem with the rental market. As interest rates soar, return on capital investments decline in perspective to other investment opportunities. When investment return is down, and new construction of apartments does not occur, eventually the vacancy rate will drop forcing rents up. This was the case locally from 1980-1983. The Census indicated that prior to 1980, a large investment to the point of over-building the market occurred. In 1980 there was an apartment vacancy rate of over 11 percent with an over 30 percent condominium vacancy rate. The combination of high vacancy rates and extremely high interest rates produced a 67 percent residential building permit activity decline for the 1981 to 1983 period as compared to the three-year period preceding it. By 1990, vacancy rates had re-adjusted to a near normal range with apartment vacancy rate of 6.1 percent and a condominium vacancy rate of 4.7 percent.

b. Local Government Constraints

Local government constraints to the provisions of new housing generally fall into the following broad categories: 1) Land use controls; 2) Permits and processing time; 3) Fees; 4) Provisions for services; and 5) Development requirements.

1) Land Use Controls

Sutter County is an important agricultural producer. With less than .4 of one percent of the total land area of California, Sutter County has 2.9 percent of all harvested cropland. With almost 1,300 individual farms, the County ranks among the top four counties in the state in the production of the following crops: hops, Ladino clover seed, honeydew melons, Persian melons, cling peaches, dried prunes, rice, safflower and tomatoes. Total cash value of all crops, livestock and poultry in 1994 was just over \$343 million.

One of the principal, historical goals of Sutter County has been the continuation of a strong, viable agricultural community. Toward this end, the County encourages urban-type usages to locate in approved urban areas. Non-agricultural uses have been discouraged in the agricultural areas of the County.

The principal area of urban growth in Sutter County since 1950 has been the Yuba City Urban Area consisting of the 1978 Yuba City Area, the Tierra Buena Area and the Yuba City Urban Fringe. The Yuba City Urban Area has accounted for 86 percent of Sutter County's population growth from 1970 to 1980 and 76 percent from 1980 to 1990.

The General Plan allows residential densities of up to 45 dwelling units per acre, although the County's Zoning Ordinance allows an unlimited number of dwelling units in the highest density areas provided height, parking and lot coverage requirements can be met. The County's R-3 (Neighborhood Apartment) District and R-4 (General Apartment) District both allow high density, multiple-family residential development. Projects with densities of over 50-units per acre have been allowed when public sanitary sewer and water are used.

The last apartment project to be constructed in the Yuba City Urban Area was at the corner of Bridge Street and Walton Avenue. That project was completed at a density of 22 dwelling units per acre. Based upon SACOG's December 1990 up-date of the Regional Allocation Plan, the Sutter County unincorporated area's new construction need is 1,823 units between January, 1989 and July, 1996. Of these units, 1,477 are either Very Low, Low or Moderate income households and 301 units for Above Moderate income households. Based upon 22 units per acre, in order to accommodate 1,477 multiple family residences, the unincorporated area would require 67.2 acres of multiple-family zoned land.

An inventory of available land completed in early-1991 on which multiple-family residences are allowed and up-dated in December, 1993 to reflect development and annexations to the City of Yuba City during that period lists 17.8 acres of unincorporated area land that is zoned for multiple-family residences and which has utility services available. With extensions of the utility systems that have occurred during this period, another 30.6 acres of unincorporated area land now has both proper zoning and utility services for immediate development of multiple-family housing. Therefore, as of January, 1993, 48.4 acres of land is available with both proper zoning and utility services for multiple-family housing. This is 18.8 acres short of the necessary 67.2 acres needed to meet the Regional Allocation Plan's minimum need.

Most of the County's lands available for multiple-family housing are in locations that will cause them to be annexed to the City of Yuba City when development occurs. The cause of this annexation is Yuba City's policy that any property that connects to its sanitary sewer system and/or water system shall be required to annex. In order to provide the minimum additional 18.8 acres of land necessary to comply with the Regional Allocation Plan that has appropriate zoning and utility services, the County will need to amend it's General Plan and rezone properties that have services.

Some property available for development as multiple-family housing in the past has been lost to other uses. This loss has been as a direct result of development for single-family housing and office uses. In the last decade, this loss has amounted to approximately 60 acres. In order to limit the future loss of property designated for multiple-family housing, this Element contains a work program to amend the Zoning Code to delete single-family residences as an allowable uses.

In order to encourage the greater production of low-cost housing, Sutter County's General Plan has: 1) added a new land use designation, High Density Residential; 2) increased the maximum development density from 30 units per acre to 45 units per acre; and 3) specified minimum development densities along with maximum development densities for each residential land use designation. Sutter County's General Plan needs to be amended to include similar provisions.

As for the single-family detached inventory, as of August, 1990, the County had approved 2,001 dwelling units on tentative or final maps. These units only need to be administratively processed to allow construction to proceed. Since August 1990, approximately 600 of these units have been constructed leaving approximately 1,400 units that can still be constructed.

The Low Density Residential designation of the General Plan allows up to 8 dwelling units per acre. Historically, these densities have seldom been reached. Until 1982 the minimum single-family lot size in residential zoning districts in Yuba City was 6,000 square feet and 8,500 square feet in Sutter County. In 1982, both Yuba City and Sutter County adopted 5,000 square feet as the minimum single-family lot size, although Sutter County does require a larger minimum when development occurs utilizing either a private well or septic tank system. Since this change several projects have been approved at densities higher than 4 units per acre under the Low Density Residential designation; however, the highest density of these recent projects was still only 5.95 units per acre (Eastcrest No. 2 - 1983).

In February, 1990, Sutter County adopted a policy restricting new development in the Yuba City Urban Area to only those projects which would be served by a sanitary sewer system or other sewer system option. The County has approved the development of alternative sewage disposal systems for two residential projects in the Yuba City Urban Area instead of connecting to the City of Yuba City's sanitary sewer system. The alternative sewer systems, called STEP systems, Septic Tank Effluent Pump systems, are being considered for other residential projects in the Tierra Buena Area of the Yuba City Urban Area. Initial costs for development on STEP systems are less than individual lot development costs on the City of Yuba City's sanitary sewer system, however, the STEP systems have a significantly higher long-term maintenance cost. The major advantage to STEP system development is the substantial initial cost of sanitary sewer line extension to the Tierra Buena Area from Yuba City's waste water treatment plant is avoided.

In order to encourage creative design as well as a mixture of dwelling types and uses, Sutter County has within its Zoning Code provisions for a Combining Planned Development (PD) District. One benefit of the PD District is that to a limited degree, it provides a mechanism for increasing developmental densities up to the maximum levels specified by the General Plan. By use of the PD

Combining designation, the minimum 5,000 square foot lot size of single-family residence areas, along with other minimum setback requirements, may be reduced to allow greater flexibility for condominium or dwelling group housing projects. The PD designation may also be used in higher density areas for those condominium projects with greater density.

In order to encourage the greater development of low-cost housing, the State legislature has required, through the Government Code, that each local community grant a 25.0% density increase above normal maximum residential allowed densities and at least one other prescribed incentive to those housing projects which (1) provide at least 20% of the project units at a cost which are affordable to low-income households or (2) provide at least 10 % of the project units at a cost which are affordable to very-low income households or (3) provide at least 50% of the units for qualifying senior citizens.

The Government Code has contained a density bonus provision for the last decade, however, as of yet, no one has taken advantage of it in Sutter County. It would appear that the two reasons that the density bonuses have not been use so far are (1) the past relative low cost of developable residential land and (2) the relative high density that is allowed under both the Yuba City Zoning Regulations and the Sutter County Zoning Code. As previously noted, the Sutter County General Plan has a stated maximum density of 30 dwelling units per acre. However, many properties, which received multiple-family residential zoning before 1980 and which are served by both Yuba City's sanitary sewer system and some form of public, community water system, have developed at densities exceeding 40 units per acre.

As the "old" multiple-family zoning are developed, it is anticipated that fewer projects will be able to develop at relative high densities without density bonuses; therefore, as local land costs increase in the future, it is anticipated that the County will see requests for density bonuses. In order to implement the State's requirements, Sutter County will need to create a density bonus ordinance.

Other inducements for affordable housing added to the Government Code over the last few years have been: a) provisions for "granny housing"; b) provisions for mobile homes on single-family residential lots; c) provisions for mobile home parks in all residential districts; and d) provisions for a second unit on any residential property. Where necessary, Sutter County has responded to each of these changes and adopted amendments to its Zoning Code, although changes are necessary and have been included in this Element's work program to reflect changes in the Government Code pertaining to permit requirements for mobile homes.

TABLE R-27

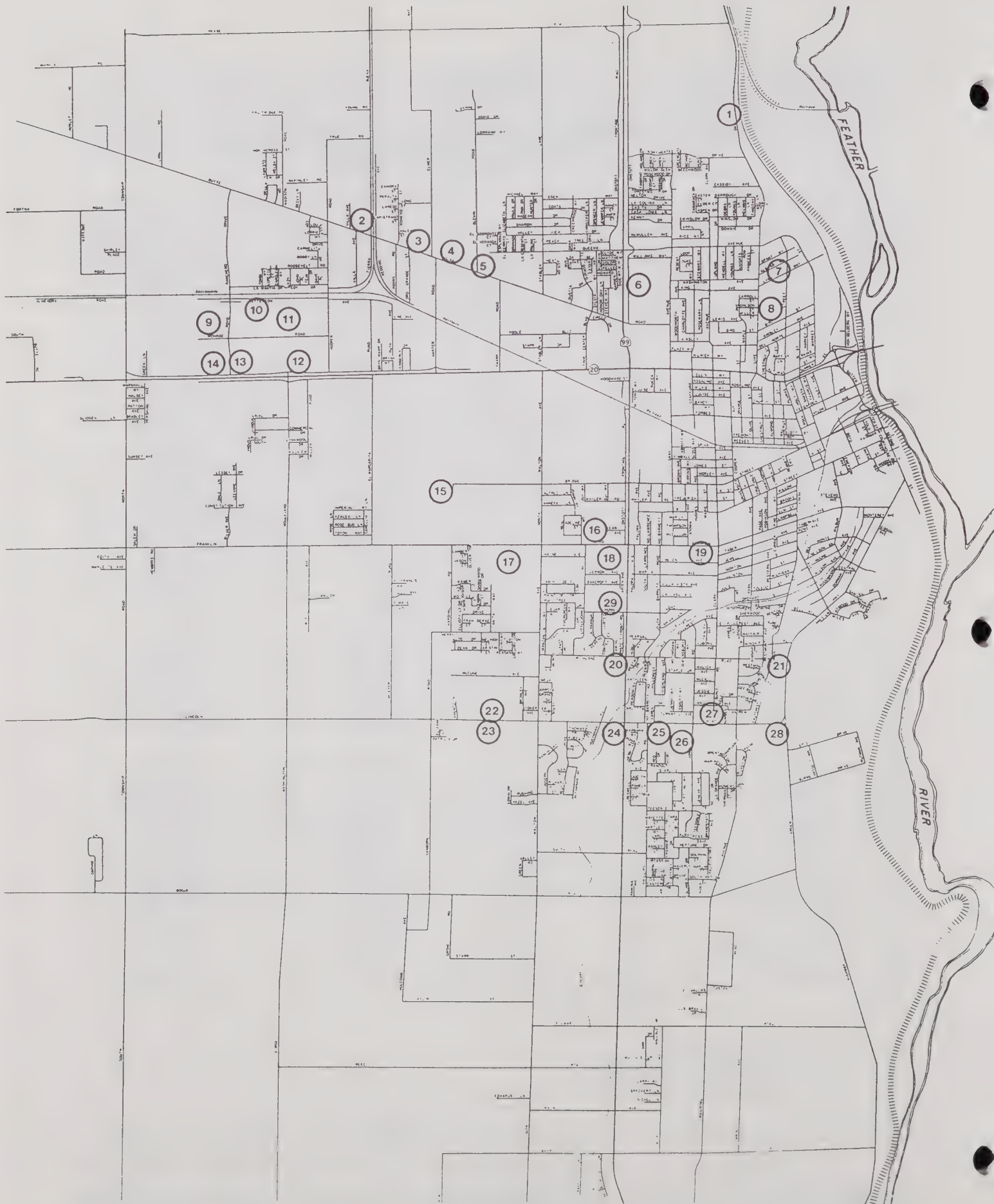
**MULTIPLE FAMILY, COMMERCIAL & INDUSTRIAL
VACANT PROPERTY INVENTORY**

Map #	Assessor Parcel Number	Parcel Size (AC)	Current Zoning	General Plan Designation	Sewer/Water Available
1	18-040-05	1.07	C-1	IND	No/Yes
2	17-132-03 & 04	2.06	C-1/R-4	COM	No/No
3	17-114-19 & 33	8.66	C-2/AG	MDR	No/Yes
4	18-091-10 ¹	5.00 ³	AG	MDR	No/Yes
5	18-100-07 ²	4.00 ³	AG	MDR	No/No
6	18-150-04	7.31	R-3	MDR	Yes/Yes
7	18-181-01	0.55	R-3	COM	Yes/Yes
8	18-220-02 & 11	1.32	R-3	MDR	Yes/Yes
9	17-090-43 ²	4.00 ³	R-3 PD	LDR	No/Yes
10	17-201-01	2.20	R-3	LDR	No/Yes
11	17-201-36	3.61	R-4	LDR	No/Yes
12	17-221-16 & 17	7.89	M-1	LDR	No/Yes
13	17-090-37	14.78	R-3 PD	LDR	No/Yes
14	17-090-53 ¹⁻²	2.89	R-3 PD	LDR	No/Yes
15	19-060-66 ¹	37.00 ³	R-4	AG	No/Yes
16	19-121-11	6.19	R-3	MDR	No/Yes
17	26-010-68	25.66	C-2/AG	MDR	No/Yes
18	26-010-13	18.56	C-2/R-1A	MDR	No/Yes
19	26-050-23	1.40	R-4	LDR	No/Yes
20	20-053-39	1.45	C-2	LDR	No/No
21	20-151-02 & 03	1.60	C-M	IND	Yes/Yes
22	20-052-25	5.75	M-2	LDR	Yes/Yes
23	22-05-45	4.91	R-3PD/C-1PD	MDR/COM	Yes/Yes
24	22-050-05 ¹	3.10	C-2	LDR	No/No
25	22-072-43 ¹	4.50 ³	R-3	MDR	Yes/Yes
26	22-072-34	4.48	R-3	MDR	Yes/Yes
27	22-220-09	6.94	R-4	MDR/IND	Yes/Yes
28	20-145-22 & 24	2.58	R-3	MDR	Yes/Yes
29	26-030-24 ²	7.95	CM/CM PD	LDR	No/Yes
Total		197.41	Acres		

Notes: 1 - Portion of property.
 2 - Other properties also included.
 3 - Approximate acreage.

COM - Commercial
 IND - Industrial

LDR - Low Density Residential (2 to 8 dwelling units per acre)
 MDR - Medium Density Residential (8 to 25 dwelling units per acre)



As an additional incentive, this Housing Element has included program proposals for the creation of an inclusionary housing program. Discussion of inclusionary housing options can be found under the Affordability section.

2) Permits and Processing Time

Locally, the development application approval process does not create an unusually long delay. Most use permits, rezonings and tentative maps are processed within two to four months of submittal date. Prolonged processing times (in excess of six months) only occurs where applications involve a change of policy -- such as a General Plan amendment -- or involve complicated environmental issues and an environmental impact report. Expedient processing has been achieved by continual use and review of the Yuba City Urban Area Master Environmental Impact Report, which was adopted as part of the General Plan in 1980. This document allows a quick and relatively easy evaluation of most projects in the Yuba City Urban Area as to environmental factors to be considered and conformance with the General Plan.

The building permit process is likewise a relatively simple function, seldom requiring more than three weeks from application to issuance. Some larger projects may require more time, but usually, only when their application was incomplete upon submittal. The County utilizes the most recent edition of the Uniform Building Code with no special amendments or added requirements. The County's current code enforcement effort is based upon response to complaints by existing personnel in the Building, Environmental Health and Planning Programs as part of their normal, daily duties.

3) Fees

As indicated under the Major Cost Component section of Private Market Constraints, the fee and permit costs for a local dwelling of 1,350 square feet and costing \$110,000 is about 6.0 percent of the cost of the dwelling or about \$6,900. Of this, the cost for sewerage and water connection is \$2,000, about \$1,100 for building permit fees with less than \$12 per lot for land use fees, school impact fees of \$2,100 (\$1.56 per square foot which is applied in Yuba City Unified School District, Brittan Elementary School District and Live Oak Unified School District), Gilsizer County Drainage District fees of \$220, Urban Area development impact fees of approximately \$1,500 per dwelling unit. Currently, in mid-1991, development impact fees are not required in the Tierra Buena Area but they are being considered for future implementation.

4) Provision of Service

Low density residential development has been allowed in the Yuba City Urban Area on either private wells, municipal or public water systems with either private septic tanks or municipal sanitary sewer system connections. In general, higher density residential uses have connected to the Yuba City sanitary sewer system and are, therefore, primarily located in Yuba City. Sewer service is available throughout the municipal area, plus it extends beyond the City limits on Lincoln Road, west to Walton Avenue, then north to the Sunsweet Plant on Colusa Highway and south to Smith Road. Yuba City water service is generally available only within the City or a short distance therefrom. Starting in 1990, Yuba City changed its water service policy due to the continuing California

drought and does not normally provide new water services outside of the City limits except upon situations of failure of existing water service and then only with certification by the Environmental Health Program of an existing necessity.

Hillcrest Water Company provides service to that portion of the Yuba City Urban Area generally southwest of Yuba City and the western area of the Tierra Buena Area. Teja Water Company which previously provided water service to the Tierra Buena Area was taken over by Hillcrest Water Company in 1991 in order to resolve well and water quality problems that then existed.

In February, 1990, Sutter County adopted a policy restricting new development in the Yuba City Urban Area to only those projects which would be served by a sanitary sewer system or other sewer system option. As an alternative sewer system, the County has previously allowed the use of STEP systems, Septic Tank Effluent Pump systems. Several other residential projects in the Tierra Buena Area have submitted applications or are currently considering submitting application for residential development using STEP systems. Initial costs for development on STEP systems are less than individual lot development costs on the City of Yuba City's sanitary sewer system, however, the STEP systems have a significantly higher long-term maintenance cost. The major advantage to STEP system development is the substantial initial cost of sanitary sewer line extension to the Tierra Buena Area from Yuba City's waste water treatment plant is avoided.

Outside of the Yuba City Urban Area, services are generally provided by septic systems and private wells. Such development requires a minimum of one-acre sites.

In the last several years, several special governmental agencies have been formed within Sutter County to provide an up-graded level of services to some of the County's rural communities. Water service is provided to the communities of Robbins, Sutter, and East Nicolaus through various agencies.

5) Development Requirements

Community development requirements for streets, paving depth, sidewalks and such are important in relationship to residential projects since they affect housing costs. The concern of local government is to balance the level of infrastructure improvements required of a project, which in effect, determines the agency's long-term maintenance cost, with the up-front cost of those improvements which is passed along to the home buyer in terms of increased housing cost. Each \$1,000 of cost of a dwelling adds \$9.82 per month to housing cost at 12 percent interest over a 30 year period. This \$9.82 translates to \$393 annual income that a borrower must make in order to qualify for a loan.

In 1982 an attempt to reduce housing cost and to develop a comparable development requirement the City of Yuba City and the County of Sutter reviewed their construction and street standards. As a result of that review, development standards were altered unifying and reducing the requirements for both jurisdictions.

In order to provide for future needs by installing upgraded infrastructure improvement, Yuba City requires that the developer of some projects oversize specific improvements. On those projects where oversizing is required, City policy is to pay for a percentage of the cost of the oversizing. Where off-site improvements are required to the utility system, the developer is provided a reimbursement agreement to allow recouping of those costs.

6) Rural and Agricultural Housing

The primary land use and one of the largest employment sectors in Sutter County is agriculture and agriculturally related industry. In an effort to support this segment of the local economy, this element together with the other elements of the General Plan, are envisioned to sustain both the production and processing of agricultural commodities. The Housing Element functions with the other County General Plan policies and siting criteria by identifying opportunities and limitations for housing development within and outside the County's urban areas.

What housing that does develop outside of the Yuba City Urban Area, the Live Oak Area, the Community of Sutter, and the several small rural unincorporated communities in the area, must bear a direct relationship to the agricultural productivity of the land.

Rural and agricultural housing only accounts for approximately 15 percent of the Sutter County housing stock. What additional housing that is allowed to develop in that area will be the infilling of existing lots or housing for agricultural practitioners. Table R-2 indicates a projected need for 932 dwelling units in the unincorporated portion of the County outside of the County's urban area between 1995 and 2015. These units are primarily agricultural employee dwellings or other farm related dwellings; however, significant, non-agricultural residential growth is occurring in the rural area on the older, lots that were created late last century or early this century. Current County policies allow additional dwellings for agricultural employees, farm labor dwellings, agricultural caretakers, and family member housing on agriculturally zoned properties. These policies appear to be adequate to meet all expected agricultural housing needs over the next decade.

12. Public Participation

The Housing Element has been prepared as a revision to the document adopted by Sutter County in March, 1990. In preparation of the revisions of this element, an advisory committee composed of representatives of the Housing Authority, California Rural Legal Assistance, Rural California Housing Corporation, Casa de Esperanza, and the Sutter County Community Services Department was formed and conducted meetings through mid-1990. The advisory committee made recommendations for changes of the information, format, and policies of the housing element.

Additionally, the County has conducted a series of public meetings to solicit input from local housing and/or shelter providers, both in the private and public sector, the Sutter County Planning Commission, other state and local agencies and departments, and the general public. Prior to adoption of the element, several public hearings before both the Planning Commission and the Sutter County Board of Supervisors have been conducted. Translation into both Spanish and Punjabi languages was provided at the Planning Commission and Board of Supervisors public hearings.

The public meetings and public hearings were both noticed in the local newspaper with a series of display ads and notices were provided to the local radio stations and cable television station. Additional written notices were provided to each of the local churches, the Live Oak City Hall bulletin board, several community bulletin boards in both the cities of Live Oak and Yuba City, and those persons and agencies requesting notification. The additional written notices were translated into both Spanish and Punjabi languages. Approximately 90 people attended the last public hearing before the Planning Commission and 110 people attended the April 1991 public hearing before the Board of Supervisors. As a result of input from those hearings, the Board of Supervisors directed that staff respond to specific comments concerning the Element.

13. Consistency With Other Elements

This Housing Element has been prepared to be consistent with all other elements of the Sutter County General Plan. No inconsistencies were found between the Housing Element revision and existing County zoning or other General Plan policies.

14. Analysis of Existing Assisted Housing Developments

Starting on January 1, 1992, Housing Elements are required to include an analysis of existing assisted housing developments within their area of influence that are eligible to change to non-low-income housing uses during the next 10 years. The "Inventory of Federally Subsidized Low-Income Rental Units at Risk of Conversion", prepared for the California Housing Partnership Corporation by the California Coalition of Rural Housing Project lists no such housing developments in the unincorporated area of Sutter County.

Additionally, there are no state or locally financed projects in the unincorporated area that are at risk for conversion.

The Plan

1. Introduction

A Housing Element is but one of several parts of the General Plan. It is a statement of commitment to analyze and hopefully resolve community housing problems. It particularly addresses itself to the problems encountered by those of low and moderate income. A Housing Element also deals with the problems of land use, health and safety as they apply to housing.

Like the other elements of a General Plan, a Housing Element is comprised of statements of the problems, goals, policies, objectives and implementation programs. The statement of problems is the basis upon which to develop objectives and programs which, if implemented, will help achieve the goals. The identified housing problems compare the existing housing and neighborhood conditions with the criteria established as necessary for safe and adequate housing in a desirable environment. The goals are those conditions that are considered desirable and in the best interest of the community. The policies provide decision-making guidelines for orderly and well-planned residential rejuvenation and growth. The implementation of objectives is a method by which a community can initiate desirable change. A Housing Element is a blueprint of social concern. Its real importance is the degree to which it commits local jurisdictions to meaningful actions.

The Federal Housing Act of 1949 established a goal of "a decent house and suitable living environment for every American family". This goal was reaffirmed in 1968 under the National Housing Act and in other laws and programs. The California State Legislature followed the lead of the Federal Government by requiring a Housing Element in all General Plans. The requirements of the Housing Element were expanded in 1970 to include an "adequate provision for the housing needs of all economic segments of the community".

Currently, Section 65580 of the California Government Code States:

"The Legislature finds and declares as follows:

- a. The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order.
- b. The early attainment of this goal requires the cooperative participation of government and the private sector in an effort to expand housing opportunities and accommodate the housing needs of Californians of all economic levels.
- c. The provision of housing affordable to low and moderate income households requires the cooperation of all levels of government.

d. Local and State governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community.

e. The Legislature recognizes that in carrying out this responsibility, each local government also has the responsibility to consider economic, environmental and fiscal factors and community goals set forth in the general plan and to cooperate with other local governments and the State in addressing regional housing needs."

The California Statewide Housing Plan states that it is the State's housing goal "to assure all Californians the opportunity to obtain safe, adequate housing in a suitable living environment."

2. Effectiveness of the 1983 Housing Element

In 1983, with the adoption of the new Sutter County General Plan, a revised Housing Element was also adopted. As a result of the goals, objectives, and policies stated in that plan, Sutter County and/or agencies located in or providing services in the County have achieved the following:

- a. defined community boundaries for all identified rural communities;
- b. identified available sites with and without infrastructure services within the Urban Area that are available for multiple-family and/or assisted housing projects;
- c. between 1983 and March 1990, added 316 units of assisted housing to the county-wide housing stock, not including Mortgage Revenue Bond Program units and single-family residences financed by FmHA;
- d. implemented the Mortgage Revenue Bond Program in Sutter County and between 1988 and December 1990, assisted 224 first time homeowners in the purchase of their first home;
- e. adopted a resolution to re-establish the Mortgage Revenue Bond Program in Sutter County after January, 1990 and achieved financing to assist approximately 50 additional households;
- f. adopted a resolution in 1991 to provide an additional 158 units county-wide of Mortgage Credit Certificates (the joint City/County application was funded for the full amount in February, 1991);
- g. assisted the Housing Authority in the correction of a public health problem at Richland Housing Center through the use of Community Development Block Grant Program funds to connect the Center to the Yuba City sanitary sewer system;
- h. amended the Zoning Code to allow by use permit two single-family residences on a single-family residence lot;

- i. approved a 100-unit farm workers housing project in the unincorporated area, the first 52 units of which were available for occupancy in the spring of 1990;
- j. completed [by the Rural California Housing Corporation (RCHC)] a housing status and rehabilitation report for the major concentrations of unincorporated housing;
- k. submitted and had approved an application for CDBG funding for a housing rehabilitation program to be operated by RCHC;
- l. assisted in the rehabilitation and expansion of Casa de Esperanza, the local shelter for battered women and children;
- m. provided financial assistance to the operation of Casa de Esperanza through the rental of the County owned building to that organization for \$1 per year;
- n. added over 1,800 new residences, a 16.3 percent increase over the 1983 levels, to the existing unincorporated housing stock; and
- o. completed revisions to the Subdivision Ordinance to reduce development standards and to coordinate compatibility of design requirements with the City of Yuba City.

3. Progress On Implementation of the 1983 Housing Element

Between 1983 and December 1990, the Cities of Live Oak and Yuba City and the County of Sutter approved building permits for the addition of over 4,300 new residences in the County. Of these new residences, over 1,800, approximately 42 percent, were in the unincorporated area. This was over the county-wide need projected by the 1983 plan and SACOG's Regional Housing Allocation Plan for this period and is approximately 11.0 percent over the 1,117 units projected for the unincorporated area.

The main short-fall in reaching the target goal stated in the 1983 plan was in the area of target units of assisted housing. The 1983 goal was to provide assistance to 600 additional households during this period. Records indicate that only 426 additional households received assistance. While this represents a significant achievement, the goal was not attained.

The 1983 housing element contained 11 objectives with implementation measures. Of these 11, the actions described in Section 2 above show successful actions to meet eight of those objectives. Of the remaining three, the following describes the objective and the reason they were not accomplished:

- Objective - Development of an energy-efficient housing program.

The planning study to develop this program was never conducted, in part from lack of staffing with the necessary expertise, and in part from lack of priority. The project was lowered in priority in the mid-1980's due to changes in the state's building requirements pertaining to energy conservation with new construction.

- Objective - Provide a community educational program on alternative development and design concepts.

The proposed program was never started in part due to changes in Planning Department personnel and in part due to changes in Department priorities that occurred with the change of the Planning Department from a joint Yuba City/Sutter County agency to a Sutter County-only agency.

- Objective - Update the Housing Element (to include 1980 Census data).

Data was included in the Planning Department's annual Population and Housing Bulletin instead. It was decided that it was impractical to go through the cumbersome amendment process simply in order to incorporate the additional Census data.

4. Appropriateness of 1992 Goals, Objectives and Policies

The goals, policies, and objectives of the revised Housing Element reflect projected growth from the Regional Housing Needs Allocation Plan for the unincorporated area. Although it is believed that these may reflect a slightly different projection of housing units necessary by 1995, based upon the experience since 1983, they have shown some degree of accuracy over the short term.

Additional language has been included in the Element to strengthen the County's commitment to housing and neighborhood rehabilitation. Experience since 1983 and analysis included in this element appear to indicate that one of the best ways to reduce the need for new housing and one of the best sources of low income housing is to maintain our current supply of existing housing in a safe, sanitary, and livable condition and environment.

5. 1992 Housing Goals, Objectives and Policies

GOAL 1. Encourage the provision of safe and sanitary housing with adequate public services for all existing and future residents of Sutter County.

Objective 1A - Preserve existing housing stock in a safe and sanitary condition.

Objective 1B - New housing added to the County's housing stock shall be safe and sanitary and in a livable environment with adequate public services for the level of development.

Objective 1C - Develop an energy-efficient housing program.

Policy 1.1 - The existing housing stock shall be preserved to the extent possible in a safe, sanitary, and livable environment.

Implementation 1.1.1: Identify areas of housing and infrastructure deterioration and blight which would benefit from neighborhood rehabilitation. (Completed in 1989 by RCHC)

Implementation 1.1.2: Sutter County will annually consider the submittal of an application to obtain funding through the Community Development Block Grant Program for a housing and neighborhood rehabilitation program for up to 25 dwelling units per year. (An application has been submitted and approved for an unincorporated housing rehabilitation program. An application for a neighborhood rehabilitation program and an application for connection of lower income households to the Sutter Community Services District water system was submitted and approved in 1992.)

Responsible Agency: Public Works Department

Financing: Annual budget and CDBG Program

Implementation 1.1.3: Investigate the options and desirability of establishing a County redevelopment agency which could assist in performing neighborhood and housing rehabilitation. (Start, January, 1993)

Responsible Agency: Community Services Department

Financing: Annual budget

Implementation 1.1.4: County building, fire, health, and zoning codes shall be enforced to remedy existing pockets of blight and deterioration. (Ongoing)

Responsible Agency: Community Services Department

Financing: Annual budget

Implementation 1.1.5: Adopt an appropriate resolution, when requested by the Housing Authority, supporting the development of a local Section 8 Moderate Rehabilitation Program with an initial funding level of 75 units and annual funding of 30 units.

Responsible Agency: Housing Authority

Financing: HUD

Policy 1.2 - Sutter County shall encourage the use of energy-efficient materials and technology in new construction and rehabilitation of existing residential dwellings.

Implementation 1.2.1: In conjunction with Pacific Gas and Electrical Company, the Rural Resource Center, and other organizations, Sutter County will make available up-to-date information and guidance on energy-conserving technologies, materials and methods. (Start July, 1994)

Responsible Agency: Community Services Department

Financing: Annual budget

Implementation 1.2.2: Continuation of P. G. & E.'s and Rural Opportunity Resource's home weatherization and minor home repair programs. (Ongoing)

Responsible Agency: Resource Opportunity Center.

Financing: Pacific Gas and Electric Company, State Public Utilities Commission, and The Department of Energy.

Policy 1.3 - New housing in the County's urban areas shall have full public services and improvements consistent with the Board of Supervisors' adopted sewer and water policies.

Implementation 1.3.1: The County shall require that housing projects within the County's urban areas shall provide all public services and improvements as part of development approval. (Ongoing)

Responsible Agency: Sutter County Planning Commission and Board of Supervisors

Financing: Annual budget

Implementation 1.3.2: The County shall require that housing projects within the Yuba City Urban Area shall pay infrastructure impact fees. (Ongoing)

Responsible Agency: Community Services Department

Financing: Annual budget

Policy 1.4 - New housing shall be constructed to meet all current building, fire, health, public works, and zoning codes.

Implementation 1.4.1: All development projects will be required to comply with existing codes at the time of approval. (Ongoing)

Responsible Agency: Community Services Department

Financing: Annual budget

GOAL 2. Encourage the adequate supply of various housing types at various densities to meet the needs of all income groups and insure that housing opportunities are open to all without regard to race, color, age, sex, religion, national origin, family status or physical handicap.

Objective 2A - Provide an adequate housing supply with a balanced inventory of dwelling types and densities at all economic levels to meet the needs of present and future residents of Sutter County.

Objective 2B - Provide an increase in assisted housing for low income families.

Objective 2C - Provide guidelines and criteria for conversion of residences to other uses or other ownership form without creating substantial hardship on existing residents.

Objective 2D - Provide a regulatory framework that encourages various housing types and affordability options.

Objective 2E - Promote equal housing opportunity for all residents of Sutter County.

Objective 2F - Provide opportunities to develop a balanced regional housing inventory.

Objective 2G - Provide opportunities for agricultural housing while preserving rural land for agricultural uses.

Policy 2.1 - All Sutter County development projects will be required to assist in meeting the regional housing needs. All development project submittals shall show how the development project is assisting to meet the County's regional fair share need for affordable housing to lower income households.

Implementation 2.1.1: Sutter County shall develop by July 1993, an affordable housing program for very low, low and moderate income households, the target households. That program shall include provisions that a minimum percentage of all housing development shall be available at costs which are affordable to the target income households, that all the target household units provided under the program remain available to target income households for a specific time period and that a monitoring program be developed to assure that the target household income housing units continue to be occupied by the target income households. Additional features which may be included in the program may include, but shall not be limited to, the following: in-lieu fees; land dedication; commercial development fees; and housing trust funds. All other development in Sutter County may pay fees into a housing trust fund as may be established by the Affordable Housing Program. The fees shall be used for the provision of housing for target income households. The County shall encourage and coordinate the provision of target income housing through cooperation with private, non-profit housing corporations and the use of all available federal, state, local and private funds. (Start July 1992)

Responsible Agency: Community Services Department

Financing: Annual budget

Implementation 2.1.2: The County shall develop as part of the affordable housing ordinance new policies and development standards that encourage the construction of various housing types and affordability options. Those policies and standards may include but not be limited to: density bonuses, street width reductions, single-side sidewalks, revised off-street parking requirements, smaller lot sizes, flexible lot shapes (i.e., "Z" lots, narrow deep lots, shallow wide lots, etc.), flexible fee structure, and landscape requirements.

Policy 2.2 - An adequate supply of available land to meet non-agricultural, unincorporated housing needs shall be provided within the County's urban areas.

Implementation 2.2.1: Annually review the General Plan's urban area's residential holding capacity to assure that sufficient land area is available to meet the anticipated housing needs of all housing income groups for the following ten years. When the availability of land for any one income group falls below a ten year supply, the Community Services Department will initiate amendments to the plan to increase the availability of land to that level. (Start July, 1993 as part of the General Plan update and on-going thereafter)

Responsible Agency: Community Services Department

Financing: Annual Budget

Implementation 2.2.2: Upon completion of the update of the General Plan, the Community Services Department will immediately initiate the rezoning of sufficient land area with adequate services to fulfill the five year new construction need of the Regional Allocation Plan. (Start upon completion of General Plan update)

Responsible Agency: Community Services Department

Financing: Annual Budget

Implementation 2.2.3: Annually inventory vacant land available for single-family and multiple-family residential housing within the County's urban areas. When the remaining dwelling unit capacity of that land falls below an estimated supply necessary for a five-year period, the Community Services Department shall recommend amendments to the Planning Commission to increase the supply. (Ongoing)

Responsible Agency: Community Services Department

Financing: Annual budget

Implementation 2.2.4: Sutter County will amend its Zoning Code to eliminate single-family residences from its R-3 (Neighborhood Apartment) and R-4 (General Apartment) Districts. (Start July 1993)

Responsible Agency: Community Services Department

Financing: Annual Budget

Policy 2.3 - Sutter County shall insure that the Housing Element continues to address the housing needs of existing and future residents and provides adequate opportunity for present and future residents.

Implementation 2.3.1: Revision of the Housing Element to incorporate 1990 Census as part of the General Plan update. (Start July, 1993)

Responsible Agency: Community Services Department

Financing: Annual budget

Policy 2.4 - The Housing Authority shall be supported in its effort to continue to develop and administer programs of housing assistance and rehabilitation in conjunction with HUD, FmHA and the State Department of Housing and Community Development.

Implementation 2.4.1: An Article 34 referendum shall be placed on the ballot for voter consideration at the next general election by the Board of Supervisors to assist in increasing the supply of assisted, low and moderate income housing in the unincorporated area.

Responsible Agency: Board of Supervisors

Financing: Annual budget

Implementation 2.4.2: Adopt an appropriate resolution, when requested by the Housing Authority, supporting an increase of 35 units annually over the next five years as part of a locally administered Section 8 housing program.

Responsible Agency: Housing Authority

Financing: HUD

Implementation 2.4.3: Continue to support local Farmers' Home Administration annual allocation of assistance for the purchase of 25 new construction units and 20 existing units and the rehabilitation of 10 units by inclusion in Annual Housing Production Target. (Completed)

Responsible Agency: Farmers' Home Administration

Financing: Farmer's Home Administration

Implementation 2.4.4: The County, upon request by the Housing Authority, will provide reasonable assistance as necessary and able for the Housing Authority to perform its function of providing housing assistance to the local community. (Ongoing)

Responsible Agency: Community Services Department

Financing: Annual budget

Policy 2.5 - Conversion of mobile home parks to other non-residential uses or to mobile home subdivisions shall not be approved without adequate and reasonable provisions for relocation of existing tenants.

Implementation 2.5.1: Amend the Sutter County Ordinance Code to provide requirement tied to minimum vacancy rates in other mobile home parks and health and safety standards for the conversion of existing mobile home parks to owner occupied parks and/or other uses. (Start July, 1993)

Responsible Agency: Community Services Department

Financing: Annual budget

Policy 2.6 - The conversions of rental housing structures to condominiums should only be approved when adequate alternative rental housing is available and when the structures are judged to meet acceptable health and safety standards.

Implementation 2.6.1: Amend the Sutter County Ordinance Code to provide condominium conversion requirement tied to vacancy rates of rental units and meeting health and safety standards. (Start January 1994)

Responsible Agency: Community Services Department

Financing: Annual budget

Policy 2.7 - Second unit housing may be permitted when parking, yard, lot coverage and height requirements are complied with.

Implementation 2.7.1: Second units meeting Zoning Code requirements are now allowed by use permit in single-family residential zones. (Ongoing)

Responsible Agency: Community Services Department

Financing: Annual budget

Policy 2.8 - The Land Use Element of the Sutter County General Plan shall be the determinant of residential density. Dwelling unit density for proposed projects shall be computed to the nearest one-tenth of a whole number and must comply with the dwelling unit density range stated in the General Plan. Density bonuses exceeding this range may be approved pursuant to the laws of the State of California.

Implementation 2.8.1: Amend the Sutter County Zoning Code to allow zero lot line residential development in designated areas. (Start July, 1993)

Responsible Agency: Community Services Department

Financing: Annual budget

Implementation 2.8.2: Amend the Sutter County General Plan and the Zoning Code to provide high-density, multiple-family housing of up to 45 dwelling units per acre at locations in the County's urban areas where adequate infrastructure, public services and retail opportunities exist. (Start July, 1993)

Responsible Agency: Community Services Department

Financing: Annual budget

Implementation 2.8.3: Adopt an ordinance implementing the requirements of State Government Code 65915 to provide a density bonus program within the County's urban areas. (Start January, 1993)

Responsible Agency: Community Services Department

Financing: Annual budget

Implementation 2.8.4: Amend the Sutter County Zoning Code to reduce the requirement for parking in senior housing projects. (Start January, 1994)

Responsible Agency: Community Services Department

Financing: Annual Budget

Policy 2.9 - Mobile homes on individual residential lots and mobile home parks shall be considered as a residential use and allowed in residential areas in the Yuba City Urban Area pursuant to respective regulations when minimum and maximum density range requirements are met.

Implementation 2.9.1: Mobile homes on residential lots are currently allowed. (Ongoing)

Responsible Agency: Community Services Department

Financing: Annual budget

Implementation 2.9.2: Amend the Sutter County Zoning Code to delete the requirement for a Zoning Clearance on mobile homes in residential districts. (July, 1993)

Responsible Agency: Community Services Department

Financing: Annual Budget

Policy 2.10 - Sutter County shall continue to encourage and support the enforcement of laws and regulations prohibiting discrimination in lending practices and the sale or rental of housing.

Implementation 2.10.1: Sutter County will provide notice and information on the Rumford Fair Housing Act. (Ongoing)

Responsible Agency: Community Services Department

Financing: Annual budget

Implementation 2.10.2: Sutter County will refer known incidents of discrimination in lending practices and the sale or rental of housing to the appropriate agency for action. (Ongoing)

Responsible Agency: All Departments

Financing: Annual budget

Implementation 2.10.3: Sutter County will develop a fair housing program designed to ensure open housing practices for all residents of Sutter County. The program will disseminate information from federal, state and private agencies and designate specific staff functions and administrative procedures for providing information and processing complaints pertaining to discriminatory housing practices. The program will be developed with assistance from the State Department of Housing and Community Development and from the Sutter County Community Development Block Grant staff. (Start January 1994)

Responsible Agency: Community Services Department

Financing: Annual budget

Implementation 2.10.4: Sutter County will prohibit the enactment or administration of ordinances that discriminate against residential development or emergency shelter because of race, sex, religion, national origin, marital status, age, or handicap of its owners or intended occupants. (Ongoing)

Responsible Agency: Board of Supervisors

Financing: None required

Policy 2.11 - Sutter County shall continue to support actions to fulfill their fair share of regional housing needs for the area.

Implementation 2.11.1: Sutter County has amended its Housing Element to include the revised regional fair share needs data. (Completed)

Responsible Agency: Community Services Department

Financing: Annual budget

Policy 2.12 - Agricultural landowners shall be allowed to separate his or her homesite from the original parcel. Development rights shall be granted to Sutter County for the remaining agricultural lands.

Implementation 2.12.1: See Policy 2.15.

Policy 2.13 - Homesites for a landowner's sons or daughters shall be permitted provided the family member is involved in the family farming operation. Division for this purpose shall provide, to the extent possible, for cluster housing and minimizing the acreage removed from farming. Development rights shall be granted to Sutter County for the remaining agricultural lands.

Implementation 2.13.1: See Policy 2.15.

Policy 2.14 - Temporary secondary housing shall be permitted in agricultural areas for the protection of property or for family members needing care because of health reasons.

Implementation 2.14.1: See Policy 2.15.

Policy 2.15 - Non-agricultural homesites shall be limited to the County's urban areas, the Live Oak Area, and the rural communities.

Implementation 2.15.1: Project-by-project review and action. (As required)

Responsible Agency: Sutter County Planning Commission, Board of Supervisors, and Community Services Department

Financing: Annual Budget

Policy 2.16 - Housing for bonafide agricultural employees or other agricultural uses that comply with Health and Safety Code Section 17021.6 will be allowed and encouraged in the agricultural area. Agricultural housing is allowed in agricultural areas for employees employed on the premises when the property meets the agricultural utility requirements of the General Plan; i.e., one residence per 20-acre parcel minimum in areas of orchard compatible soils or one residence per 80-acre parcel minimum in areas with non-orchard compatible soils. The owner's/tenant's homesite-residence shall be the first dwelling unit; e.g., in orchard areas this will allow only one homesite-residence for parcels less than 40 acres and one agricultural employee residence for each whole, 20 acres above the first 20 acres. In non-orchard areas, 80 acres per dwelling unit shall be required. Use permits may be approved for off-site farm labor housing, including labor camps, in the agricultural area or for temporary, secondary housing for farm employees employed on the premises for those properties not meeting the agricultural utility requirements of the General Plan.

Implementation 2.16.1: Agricultural employee housing or other agricultural uses that comply with Health and Safety Code Section 17021.6 is allowed upon issuance of a building permit for workers employed on the premises, and allowed by use permit for off-site farm labor camps or "non-agricultural policy" parcels. The use of non-profit corporations along with public and private funding sources, including housing trust funds, for the provision of farm worker housing will be encouraged. (Ongoing)

Responsible Agency: Sutter County Planning Commission and Community Services Department

Financing: Annual Budget

Implementation 2.16.2: Amend the Sutter County Zoning Code to allow only one agricultural employee dwelling unit or other agricultural uses that comply with Health and Safety Code Section 17021.6 per 20 or 80 acres as described above. (Start July, 1993)

Responsible Agency: Community Services Department

Financing: Annual Budget

Implementation 2.16.3: Consider amending the Sutter County Zoning Code to allow farm labor housing projects or other agricultural uses that comply with Health and Safety Code Section 17021.6 in the agricultural area by use permit when funded by federal, state or local trust fund sources and when managed by a private, non-profit corporation or the Housing Authority. (Start July, 1993)

Responsible Agency: Community Services Department

Financing: Annual Budget

6. Housing Production Targets

Based upon the projection of housing needs as found earlier in this Element and SACOG's fair share allocation as published in their November 1990 Regional Housing Needs Allocation Plan (RH NAP), the unincorporated portion of Sutter County will need approximately 243 new housing units annually for the life of the plan. The County feels that these units should be distributed between the four income categories based upon the distribution contained in the RH NAP. The Table R-28 below lists annual housing production targets for the development in the unincorporated area of Sutter County.

TABLE R-28

ANNUAL HOUSING PRODUCTION TARGETS

Activity	Total Units	Income Category			
		Very Low	Low	Moderate	Above Moderate
Second Units	17	12	5		
Conventional Ownership	91		17	27	47
Conventional Rental	50	28	5	17	
FmHA Subsidized Ownership	34	12	10	12	
FmHA Subsidized Rental	51	28	23		
Total	243	80	60	56	47

7. Non-production Housing Targets

In addition to the targets for new construction set out above, Table R-29 below lists rehabilitation and energy retrofitting targets goals.

TABLE R-29

ANNUAL NON-PRODUCTION HOUSING TARGETS

Activity	Total Units	Income Category			
		Very Low	Low	Moderate	Above Moderate
Subsidized Rehabilitation of Private Homes	20	10	5	5	
Energy Retrofit	50	15	15	10	10
Housing Authority Section 8 Rehabilitation	30	15	15		
Total	100	40	35	15	10

U.C. BERKELEY LIBRARIES



C124916924